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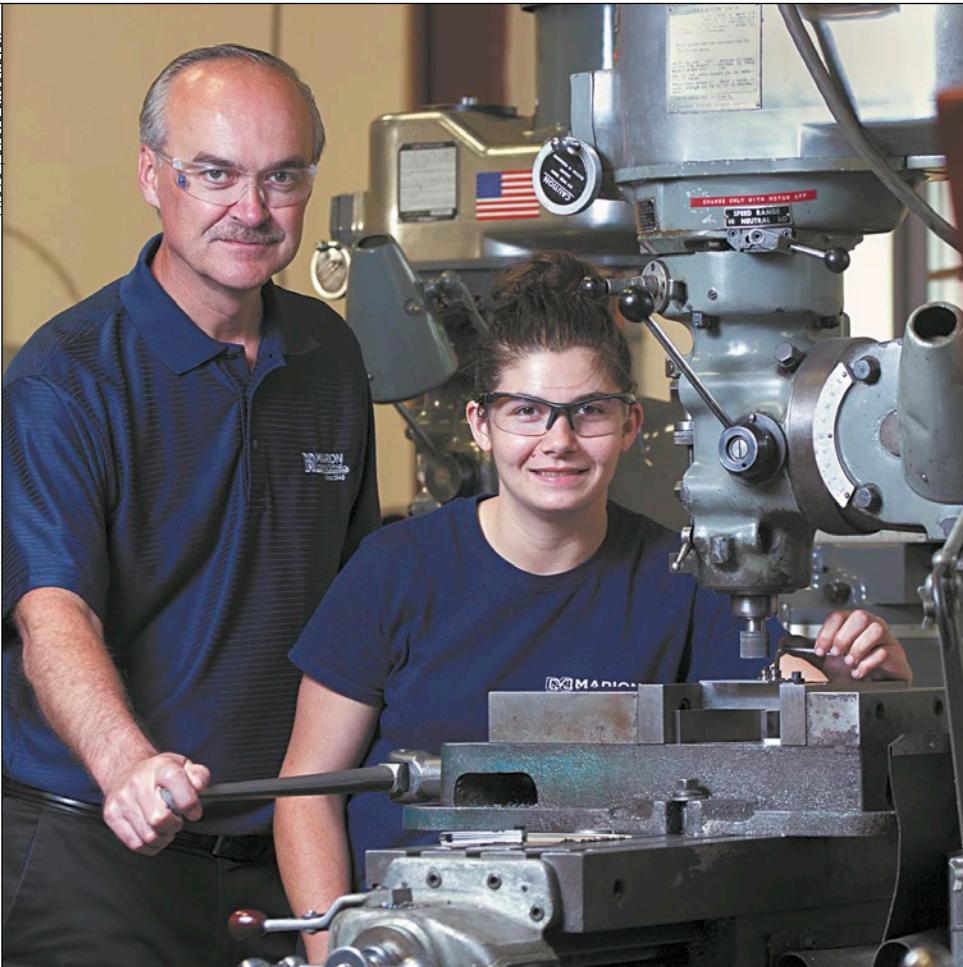
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PHOTO | CONTRIBUTED



Drones help insurers assess damage on house fires.

PHOTO | STEVE LASCHEVER



Hannah Lenoce is an apprentice toolmaker at Cheshire's Marion Manufacturing Co., which Doug Johnson (left) owns. Lenoce is among the relatively few women in this state and nation in an industry desperate for fresh, young talent.



## Cloudy Future

The state's budget woes are threatening the future of Hartford's iconic Old State House. Find out why the federal historic landmark could face closure. **PG. 5**



## Virtual Reality

Businesses, colleges and hospitals are increasingly turning to virtual-reality technology to woo customers and students and create positive patient experiences. **PG. 3**

## Drones taking off in insurance industry

By Keith Griffin

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**L**ook! Up in the air. It's a bird. It's a plane. It's an insurance company drone? The use of commercial drones, technically called unmanned air vehicles, has been hailed by insurance companies as an economical and safe way to do costly inspections for claims and risk evaluations.

And Hartford property and casualty insurers are on the frontlines testing the nascent technology that is beginning to have appeal to a broad range of industries from retail to real estate.

The Hartford Steam Boiler was the latest Hartford insurer to get approval from the Federal Aviation Administration (FAA) to fly drones that help customers identify exposures, manage risks and prevent loss. Travelers and The Hartford are also using drone technology.

According to a new study by PriceWaterhouseCooper on the commercial applications of drones, the emerging global market for business services using unmanned aircraft is valued at over \$127 billion. The impact on insurance is expected to be \$6.8 billion.

The commercial use of drones started in Japan in the 1980s, when unmanned



Patrick Gee, senior vice president of property and automobile claims, **Travelers Cos.**

*Continued on page 16*

## Manufacturing Diversity

### Shorthanded-producers open arms to female apprentices

By Gregory Seay

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**D**

"She was running rings around the guys working there," Johnson said.

Impressed with Lenoce's energy and work ethic, he offered her a job. Focused on nursing school, she turned him down. That was in 2014.

Two years later, Lenoce is a highly productive apprentice toolmaker at Marion

— one of a handful of females employed at the Cheshire company, and among the relatively few nationally in a male-dominated industry having a tough time filling its ranks with young talent from both genders.

In April, Lenoce was among 130 females across the U.S. honored in Washington D.C. for their industry achievements by The Manufacturing Institute. As a result, back home in Connecticut, Lenoce has become the poster woman for an industry bent on uncovering fresh paths of entry to female Millennials like her.

According to Cleveland, Ohio, nonprofit

*Continued on page 12*

## Index

- Week in Review: **PG. 6**
- Focus: **PG. 8**
- The Lists: **PGS. 11, 18**
- Deal Watch: **PG. 14**
- Movers & Shakers: **PG. 23,**
- Opinion & Commentary: **PG. 28**

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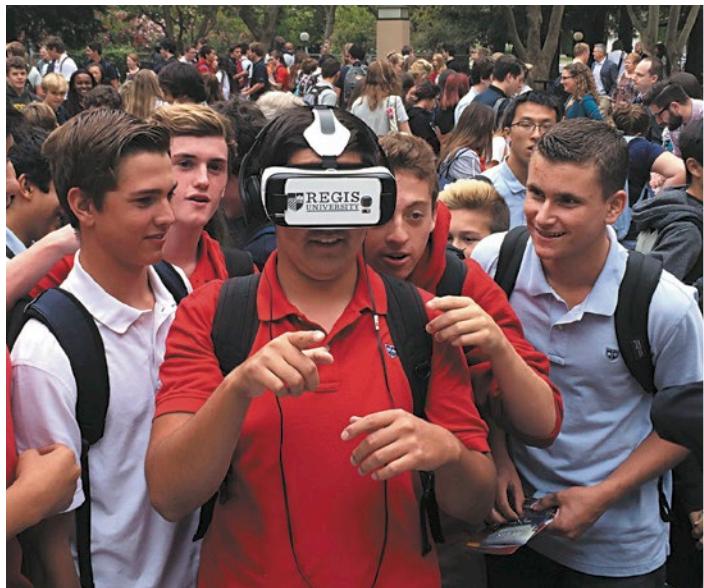


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# Businesses, schools, hospitals test virtual-reality technology



A student at a college fair (left) "tours" Denver's Regis University with the help of a virtual-reality headset. (Right) Boston's Tufts Medical Center provides a 360-degree tour of its heart-catheterization lab as part of a VR video for patients.

By John Stearns

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The University of Hartford's business school is providing a virtual-reality tour of its campus to accepted students hoping to convert them into matriculating pupils this fall.

Tufts Medical Center in Boston is using virtual reality to educate patients and family about its heart catheterization lab before procedures.

More businesses, schools, hospitals and others are dipping their toes into the virtual-reality (VR) waters to see how they can exploit the mind-bending technology for myriad purposes, including to attract more customer attention.

"A lot of companies are starting to explore it because it's kind of all the rage right now," said Melissa Tait, senior vice president of technology and project management for Farmington-based Primacy, an independent digital agency that did the VR work for the University of Hartford and Tufts.

While still in its infancy in terms of how companies and others use virtual reality, Tait sees it taking off. She said companies are using it for various reasons, including as a learning, marketing or entertainment tool, or even for escapism experiences.

The New York Times, for example, included Google Cardboard VR headsets — into which a smartphone capable of playing video

off a virtual-reality app is placed to create an immersive 360-degree visual experience — with a Sunday edition last fall as an enhanced storytelling technique.

McDonald's created a VR headset out of Happy Meal boxes in Sweden. Others in the VR realm include the likes of Red Bull and Marriott.

"When it first came out, everybody was thinking, 'Oh, this is all about gaming,' but it's going to be so much more than that," Tait said.

Organizations are able to connect and tell stories in a different way using VR and are building off that, she said.

As an early adopter of virtual reality, Primacy is exploring other ways to use the technology, Tait said, believing VR will trend toward data connectivity. That could include interaction with application program interfaces to pull data into the VR experience, interaction with e-commerce where a user could tap to purchase something and interaction with search engines.

"There's a lot of activity around VR and everybody's trying to figure out, 'Where is it going to go next and what's my niche spot to be in?'" she said.

Virtual reality is a way to get people's attention amid the daily bombardment of information and help cut through that clutter, said Ida Morris and Marisa Davis, marketing communications specialist and brand marketing

manager, respectively, at MNI, a media planning and buying company based in Stamford.

MNI has pitched virtual reality on clients who are looking for ways to create an engaging, immersive experience with their target audience, Davis said.

Morris believes VR will appeal to younger audiences in particular.

"I feel like it's a very up-and-coming technology that is going to be especially important for Millennials who are going to want an immersive experience like that and are not satisfied with traditional marketing," she said.

## University experience

Colleges have been early adopters of VR technology. The University of Hartford's Barney School of Business tapped Primacy to develop its VR campaign, which immerses students into campus life via a customized and fully branded website with video and audio, and a Google Cardboard VR headset. In April, the school mailed the custom web-app and headsets to 1,300 students that were accepted by the university.

The goal is to turn them into part- or full-time students this fall.

"We wanted to find a way to stand out from other universities and show, not just tell, accepted students what life is truly like on

campus, both inside the classroom and out," said Marty Roth, dean and professor of management and marketing at the Barney School.

Denver's Regis University last September began providing a virtual-reality tour of its campus at college fairs to introduce prospective students to the school using an Oculus Rift VR headset.

Kim Frisch, dean in the office of admissions, said the technology "allows us to bring our campus anywhere," inviting students, parents and counselors across the country to see and experience Regis and its Rocky Mountain surroundings through VR.

Regis, which also worked with Primary on its campaign, has seen its campus visitors increase 3.1 percent year over year.

"I think there's pretty good correlation between implementing virtual reality and the increase in our campus visitors," Frisch said.

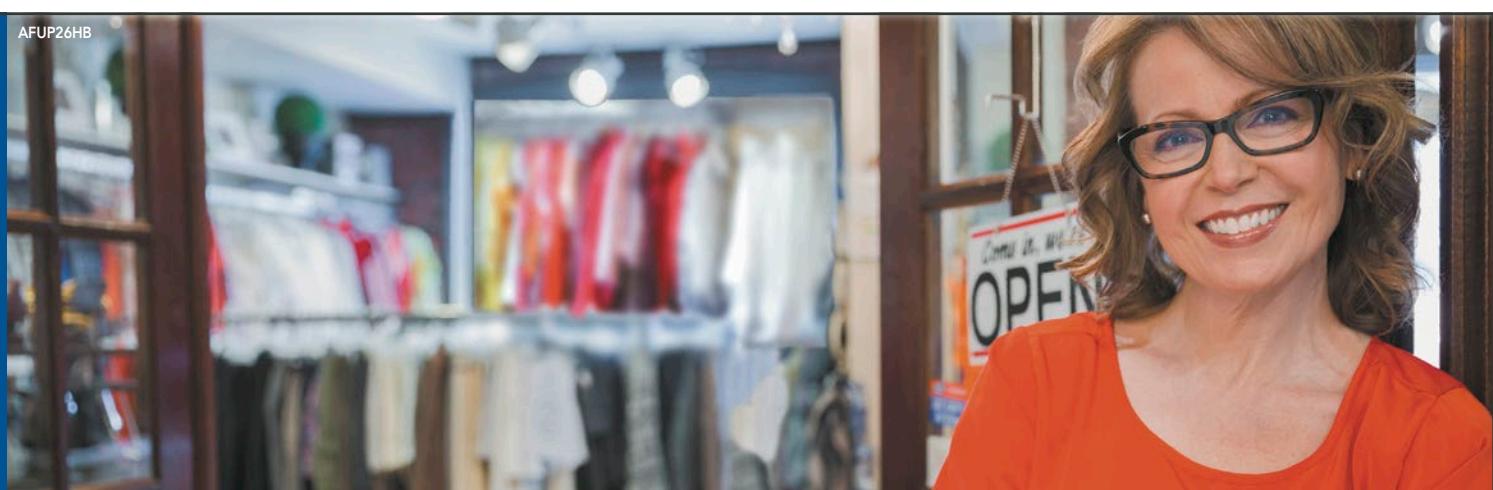
She expects VR will soon be commonplace in universities' recruiting toolboxes.

## Healthcare uses

Primacy also worked with Tufts Medical Center on a virtual tour of its cardiac catheterization lab. In the video, Tufts provides a 360-degree tour of its cath lab, and features an actual patient just before a heart

Continued ▶

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## Virtual Reality

biopsy, a common procedure for heart-transplant recipients.

The video allows patients to see the facility beforehand, hear the types of questions they'll be asked by the doctor prior to a procedure, see staff and become comfortable with the process.

"Somebody who's educated about the procedure and knows what's going to happen ... will be in a better frame of mind, which is actually really important," said Dr. Carey Kimmelstiel, director of the cardiac cath lab and interventional cardiology at Tufts. "Secondly, they will be less nervous," and able to ask more direct questions before the procedure. "I think everybody then gets to be more comfortable."

The patient's family also can take the VR tour to have their questions answered, he said.

VR has uses beyond the cardiac cath lab, Kimmelstiel said.

"That's the first step that we did just

because those patients have so many procedures ... but it's going to be expanded to other patient populations as well," he said.

Tait sees myriad VR applications in health care, including creating escapism tours for children, perhaps to a theme park, or for chemotherapy patients transported to a calming beach scene and sunset while sitting for long treatments.

"We've had a lot of conversations with hospitals to use it in that fashion," Tait said.

### Outside perspective

Jeff Mard, vice president of business development and innovation at marketing communications agency Cronin and Co. LLC in Glastonbury, says there's client interest in VR and he expects the agency will deploy it this year — if it can serve clients' purposes.

Clients' objectives drive strategies on

what marketing to use, he said.

"If VR is the right medium, terrific, but it's not a VR-first approach," Mard said.

"It boils down to VR is one of many ways in which technology is helping clients market," he said. "We're constantly looking not just at VR, but other ways to improve the bottom line" for clients.

Just because VR is cool, neat and new doesn't mean it will meet every client's objective.

"It's just a neat gimmick, that's a lot of money to invest in something that's not really going to help them maintain profitability," Mard said.

There are also challenges with VR that include ergonomics of headsets and how users navigate through the experience, Mard said.

Look for innovators such as Facebook, Google, Snapchat and GoPro to push VR as a viable medium within the ever evolving user experience mix, Mard said. ■

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State lawmakers have cut funding to Hartford's Old State House, raising questions about its financial future.

## Future of Hartford's Old State House in question

The state's budget woes have left the future of a historic downtown Hartford landmark in jeopardy.

The state budget recently passed by the House and Senate in special session — and awaiting Gov. Malloy's signature — has cut funding to, and shifted oversight of, the Old State House, a national historic landmark since 1960.

The budget requires the Office of Legislative Management (OLM) to lease or sublease the Old State House to the state Department of Energy and Environmental Protection (DEEP) for \$1. As a result, DEEP will take over management of the iconic Hartford monument, whose roots date to 1796.

The city-owned facility was previously overseen by the Connecticut Historical Society and city, until the state took over management in 2008, after financial difficulties nearly led to the attraction's closure.

Since then, the state has handled the facility's security, maintenance and other operations, and contracted with the Connecticut Public Affairs Network (CPAN), to run the educational and community programming.

DEEP spokesman Dennis Schain said his agency is still assessing how it will manage the Old State House. Under the original 2016-2017 budget, OLM had \$589,589 earmarked to run the building. About \$400,000 has been transferred to the Department of Energy and Environmental Protection, but even with that allocation, DEEP's overall general fund budget has been cut about 11 percent to \$63.9 million, meaning the agency is being asked to provide more services with less funding.

"We do believe the funding we have been provided [for the Old State House] is likely less than what was being used," Schain said, adding it's too early to tell what operational changes may occur at the facility.

Is there a risk the Old State House could be shuttered?

"Given the budget reductions we will need to live with, it is likely there will be some changes in days and hours of operations at the Old State House," Schain said. "As for a total closure, it's too early to rule anything out, but I'd say that is less likely."

Schain said DEEP, which didn't ask to take over management of the building, does have experience overseeing the state's 109 state parks and state-park museums, whose operations will also be challenged by budget cuts.

William Bevacqua, a spokesman for CPAN, said his organization is taking a wait-and-see approach with Old State House's future. CPAN receives about \$500,000 annually from the state to oversee Old State House's educational and community programming, which has been effective in gradually increasing attendance, especially among school groups, Bevacqua said.

The building had 47,522 on-site visitors in 2015, compared to 24,740 in 2014, Bevacqua said.

"We understand budget issues may make operations of the Old State House a challenge going forward," Bevacqua said. "We are looking to explore all funding opportunities with DEEP. ... Everyone who is part of this transition understands the importance of the building to Connecticut's history."

— Greg Bordonaro

## Angel investor tax credit extended

Connecticut's angel investor tax credit, which was set to expire July 1, has been extended by three years, through July 1, 2019.

State lawmakers approved the extension as part of their \$19.76 billion budget hatched recently in special session.

The credit, which is available through the state's quasi-public venture arm Connecticut

Innovations Inc., applies against the personal income tax and equals 25 percent of the amount taxpayers invest in technology-based businesses, up to \$250,000.

State law also allows investors to sell, assign or transfer all or part of the credit to other taxpayers.

— Greg Bordonaro

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## BY THE NUMBERS

**4.9%**

The percent of Connecticut residents without health insurance in 2015, which was down from 7 percent a year earlier, according to the Centers for Disease Control and Prevention.

**901**

The number of single-family homes sold in Greater Hartford during the month of April, up 26 percent from a year earlier.

**113**

The number of judicial department layoffs issued last week, as part of a second wave of job cuts at the state agency.

**\$47,476**

The new salary threshold for determining which U.S. workers are eligible for overtime pay. Employees in various industries who make below that, qualify for OT if they work more than 40 hours in a week.

## TOP 5 MOST READ

on HartfordBusiness.com

- **Dunkin' Donuts Park not substantially complete**
- **NRG Home Solar pulling plug on CT**
- **New overtime rule could benefit 46K in CT**
- **Judicial dept. lays off 113 in second round of cuts**
- **Energy embezzler sentenced in \$9M theft**

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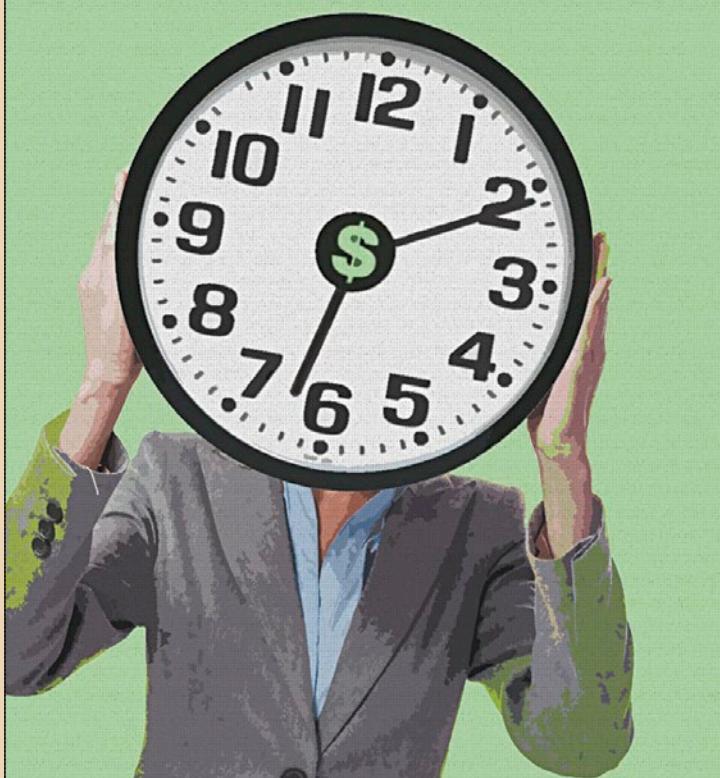


IMAGE | CNN

## TOP STORY

**New OT rules give 46K CT workers a raise**

Starting later this year, millions more workers will become eligible for overtime pay, including nearly 46,000 Connecticut workers.

Under a new rule announced by the White House last week, anybody making a salary of less than \$47,476 (\$913 a week) will automatically qualify for overtime pay when they work more than 40 hours a week.

That's roughly double the \$23,660 threshold (or \$455 a week) that's currently in place.

According to the Connecticut Department of Labor, 46,000 workers in the state could benefit from the new regulations.

The change — which has been criticized as too drastic by many employers — will go into effect on Dec. 1, 2016. They are intended to expand access to overtime pay for otherwise low-salaried workers who log long hours but have been treated as exempt from overtime because they perform some managerial duties.

The change is expected to affect the retail and restaurant industries the most. But it will also affect all private-sector industries, as well as government offices and nonprofits, from social-service organizations to universities. **CNNMoney, HBJ Staff reports**

## HARTFORD

**Dunkin' Donuts Park misses completion deadline**

Dunkin' Donuts Park, home of the Hartford Yard Goats, wasn't substantially completed by last week's May 17 deadline, leading city officials to push off the team's Hartford home opener for at least another month.

Eastern League Commissioner Joe McEacharn and Mayor Luke Bronin both said last week that until they have a level of confidence that the stadium construction is completed, there will be no designation for Opening Day in Hartford.

I. Charles Matthew, chairman of the Hartford Stadium Authority, told NBC Connecticut that Opening Day might not happen until late June or early July.

The Yard Goats have been playing their home games for the month of May at Dodd Stadium in Norwich. The team was scheduled to play its first game in Hartford May 31.

Bronin said that it's "quite likely" the city will pursue financial penalties against stadium developer Centerplan Cos. for missing the deadline.

## REAL ESTATE

**Area April house sales, prices rose**

Area home sales and prices rose in April, Realtors say.

Closed sales of single-family dwellings in the Hartford region rose 26 percent last month, to 901 units vs. 714 a year ago, the Greater Hartford Association of Realtors said.

Median home prices grew 2.9 percent in April, to \$216,000 from \$210,000 a year ago, they said.

In the condo market, units sold last month rose 22 percent, to 210, but their median price fell 5.7 percent, to \$133,500, the association said.

## HEALTH CARE

**CT's uninsured rate falls to 4.9%**

Connecticut's uninsured rate fell to 4.9 percent in 2015, as more residents gained healthcare coverage through private and public health plans, according to new data released by the Centers for Disease Control and Prevention.

Approximately 36 percent of Connecticut residents received health insurance through a public plan in 2015, while 66.9 percent had coverage through a private health plan, according to the latest National Health Interview Survey.

In 2014, 7 percent of Connecticut residents were uninsured and for those who did have coverage 35.9 percent had it through a public plan, while 64.1 percent had it through a private plan.

Nationally, the uninsured rate fell to 9.1 percent in 2015, making it the first year in U.S. history that fewer than one in 10 Americans lacked health insurance.

## ENERGY &amp; UTILITIES

**Eversource wants to ramp up credit reporting**

In the face of a three-year upswing in delinquencies among its residential accounts, Connecticut's largest electric and gas utility wants to report customer payment data to credit bureaus every month.

Eversource said monthly credit reporting of all residential payment activity, part of a proposed one-year pilot program not yet approved by the state's utilities regulator, would spur more customers to pay due bills and could boost credit scores for those who pay on time.

The program could also hurt credit scores of approximately 85,000 of Eversource's 1.2 million residential customers who are currently delinquent. Attorney General George Jepsen opposes the plan, arguing that it could hurt economically vulnerable residents.

**NRG Home Solar pulling plug on CT**

As recently as September, NRG Home Solar was looking to hire for its Middletown offices. Now it has notified the state it is closing its doors in Connecticut.

According to a notice filed with the Connecticut Department of Labor, NRG Home Solar in Middletown will be closing its location and putting all 46 employees on its staff out of work. The solar installer had announced a job fair for 50 open positions last September.

Erik Linden, a NRG Home Solar spokesman, said Connecticut just wasn't the right fit for the company's residential solar market.

## GOVERNMENT, POLITICS &amp; LAW

**CT ranks high for debt-to-income ratio**

Connecticut's debt-to-personal income ratio, as well retiree healthcare liabilities, are among the highest in the nation. Its unfunded pension costs also run high on a per-capita basis.

The Pew Charitable Trusts released a report showing Connecticut's ratio of public debt to private income is 8.8 percent. That ties it for second with Massachusetts and behind only Hawaii, where the ratio is 10.6 percent.

Connecticut's unfunded pension costs, which reached \$25.3 billion in 2013, were 11.3 percent of personal income, according to the report. The unfunded retiree healthcare costs stood at \$22.6 billion, which represents 10.1 percent of personal income.

**Merrill unveils online business formation tool**

The Secretary of the State's office last week took the wraps off a new system that allows businesses to do all of their incorporation online.

Secretary of the State Denise Merrill said the new system should allow an application to be submitted as fast as it takes to order a cup of coffee.

Under the previous process, people forming businesses in Connecticut, or registering existing companies from foreign jurisdictions, had to mail, fax or walk in paper forms to the Secretary of the State's Hartford customer-service center.

This new function will allow the roughly 30,000 new LLCs and corporations that are formed every year, to go through the process online.

## ECONOMY

**CT adds 3,500 jobs; unemployment down slightly**

The state added a net of 3,500 jobs in April for a small year-over-year improvement in the unemployment rate.

According to figures released by the state Department of Labor, Connecticut's seasonally-adjusted unemployment rate was 5.7 percent in April, down from 5.8 percent in April 2015. Connecticut has recovered 20,100 jobs since last April, and 95,600 of the 119,100 jobs it lost in during the March 2008 to February 2010 economic recession.

The state had 1.68 million nonfarm jobs in April.

## LEGAL

### Stag Arms, former owner fined in federal court

Stag Arms and its founder were sentenced in Hartford federal court last week to fines and probation in the wake of an unregistered machine gun found at the gunmaker's New Britain factory.

The company must pay a \$500,000 fine and its former president, Mark Malkowski of Farmington, was sentenced to two years of probation and a \$100,000 fine.



Mark Malkowski, former president, Stag Arms

"This is the first time nationwide that a major firearms manufacturer has been convicted of a felony and had its license revoked, effectively forcing the company to be sold to new owners," said Deirdre M. Daly, U.S. Attorney for the District of Connecticut.

She said Stag displayed a "systemic and egregious disregard" of federal firearms regulations. The company was unable to account for hundreds of semi-automatic rifles and possessed



Stag Arms produces semi-automatic rifles from its New Britain plant.

over 60 unregistered machine guns.

Stag Arms is now under new ownership as part of the White Wolf Capital LLC group. Malkowski is currently a consultant in the firearms industry.

## TECHNOLOGY

### A&A Office Systems acquires Branford data center firm

Middletown's A&A Office Systems has expanded its footprint with the acquisition of RECOL, a Branford Internet provider.

Financial terms weren't disclosed.

A&A Office Systems is New England's largest family-owned independent office technology dealer. RECOL is a data center that specializes in providing Internet services to businesses, municipalities and other organizations.

Founded in 1995, RECOL has been in Connecticut for over 20 years. RECOL was advised on its acquisition by Touchstone Advisors, a mergers and acquisitions firm in Enfield.

### Cyber attacks jumped 21 percent in 2015

A study released by Hartford Steam Boiler says nine of 10 businesses experienced at least one hacking incident in the past year — an increase of 21 percent over 2014.

According to the survey of business risk managers, 64 percent of risk managers say they have experienced more than six hacking incidents in the last year — up from 32 percent in 2015.

The cyber study shows risk managers are worried about the safety and security of Internet of Things (IoT) devices, with only 28 percent saying they are safe for business use. Despite these concerns, more than half (56 percent) of the businesses implemented or plan to implement such devices.

## WHAT'S AHEAD:

- 5/30 Focus: **Green Energy**
- The List: **CT LEED Buildings**
- Nonprofit Profile: **Knights of Columbus**

## CALENDAR

THURSDAY, MAY 26

### Middlesex Chamber Energy Forum



Dr. Edison Liu

The Middlesex Chamber of Commerce will host its 2016 Energy Forum May 26 from 9:15 a.m. to 11:30 a.m.

The event, sponsored by Eversource, Connecticut Natural Gas, Southern Connecticut Gas, and Pullman & Comley LLC, will focus on economic development through energy efficiency.

The forum will include: an update on Connecticut's Comprehensive Energy Strategy, an energy focused economic

forecast, an energy infrastructure update, and an update on best practices for energy efficiency and Energize CT initiatives.

The forum will be held following the chamber's May member breakfast meeting with **Dr. Edison Liu**, CEO of the Jackson Laboratory.

For more information or to register for both events, please visit: [www.middlesexchamber.com](http://www.middlesexchamber.com).

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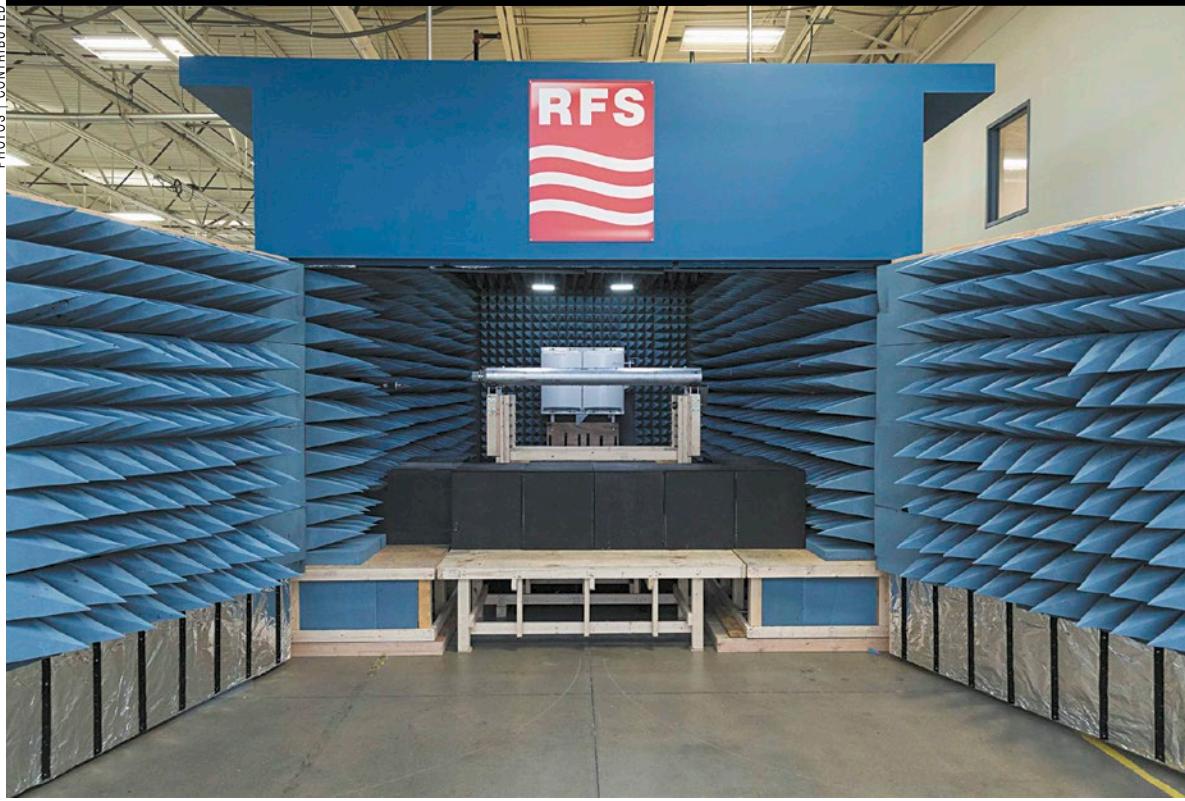
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Meriden's Radio Frequency Systems tests one of its antennas (center) in an anechoic chamber, which absorbs sound and electromagnetic waves.

# Changing the Frequency

**FCC repacking program creates growth opportunity for Meriden company**

By Matthew Broderick

Special to the Hartford Business Journal

**N**ick Wymant, chief technology officer of Meriden-based Radio Frequency Systems (RFS), is facing a rarity in business: a substantial growth opportunity fueled by a shrinking market.

In fact, his company has invested millions of dollars in recent years expanding its manufacturing capabilities to prepare for a production boon of broadcast equipment at a time when the government is trying to decrease the number of broadcast stations to clear room for more mobile broadband.

At the heart of the opportunity is a first-time effort, led by the Federal Communications Commission (FCC), to purchase spectrum — the range of frequencies used to transmit sound, data and video nationwide — from broadcasters to, in turn, auction it to wireless providers.

If the wireless market-share wars are being waged over coverage areas and data speed, spectrum is at the center of the battle. The auction is expected to place nearly 50 percent of the nation's spectrum up for grabs — a sale of capacity that will likely fetch billions from mobile providers like Verizon, AT&T and Sprint and could be worth hundreds of millions of dollars in equipment sales to RFS in the next few years.

"Spectrum is a finite resource," Wymant said. "And more broadband capacity is needed so mobile providers can increase speeds and connectivity." In the U.S. alone between 2010 and 2016, the number of mobile-phone users has increased from 62.2 million to 207.2 million, according to recent data from online statistics company Statista.

The Cellular Telecommunications Industry Association (CTIA) forecasts that by 2019 — when it's projected America will have nearly 237 million mobile-phone users — the nation will need to increase its existing supply of licensed broadband spectrum by 50 percent.

To achieve that goal, Wymant said, the FCC in March



**Nick Wymant, chief technology officer, Radio Frequency Systems (RFS)**



This is the broadband antenna purchased by NBCUniversal in Dallas, Texas.

initiated a reverse auction. The voluntary, market-based auction — made available to the nation's nearly 1,800 broadcast stations — provided broadcasters with an opportunity to sell their spectrum and go off air, share a channel with another broadcaster, or move to a different frequency.

"We expect that [after auction] between 800 and 1,200 broadcasters will remain and need to be repacked [assigned a different frequency]," Wymant said. That figure represents a potential revenue windfall for RFS, according to Wymant, not only because broadcast stations will need new equipment to transmit different frequencies, but because the federal government — which is incentivizing remaining broadcasters to repack their channels — will provide \$1.5 billion in funding to upgrade station infrastructures.

That means plenty of high-end equipment will require updates, said Dennis Heymans from Myat, a New Jersey-based distributor of RFS equipment. "Broadcasters will need new transmitters, filters, antennas," Heymans said, noting the final price tag for upgrades could range from \$500,000 to \$1.5 million per station.

Wymant anticipates that his company — one of three major manufacturers nationwide that specialize in global wireless and broadcast infrastructure — could gain more than 300 new stations using RFS equipment, which could generate north of \$250 million in sales over the next three years.

RFS is seeing some early success as some stations — particularly in major metropolitan areas — have already begun preparing for the repack. The NBC Universal affiliate in Dallas-Fort Worth, for example, has replaced two existing antennas with an RFS-manufactured broadband antenna that can operate over an entire television frequency band.

That expanded flexibility — which enables an antenna to capture a range of potential frequencies — is a major

*Continued* ▶

## Q&A

# Murphy pushes 'Buy American' reforms in Congress

*Q&A talks with U.S. Sen. Chris Murphy on steps he's taking in Congress to strengthen Connecticut manufacturing.*

**Q:** Since being elected, you've embarked on a series of "Monday Manufacturer" tours. What are they and what's the impetus behind them?

**A:** I launched my 'Monday Manufacturer' series a year and a half ago to highlight the impressive contributions Connecticut's diverse manufacturers make to our state's economy and to our local communities. Supporting our manufacturing economy and creating new jobs is a priority for me in the Senate. There's an untold story about Connecticut manufacturing in the 21st century — it's a high-tech, growing sector with jobs in demand. Our story is as much about the big household names like United Technologies, Electric Boat, and Stanley Black & Decker, as it is about the hundreds of small, mom-and-pop suppliers all across the state. My hope is that my 'Monday Manufacturer' series will help draw attention to this critically important sector, their contributions to education and skills training, and the policy reforms we need to revive manufacturing in Connecticut and across the country.

**Q:** What are some of the things you've learned on these tours? What do you plan to do with that knowledge?

**A:** Visiting local manufacturers and talking to owners and employees firsthand is incredibly valuable. I bring the feedback I hear back with me as I work in the Senate on policies that support American manufacturing jobs. One of the main reasons I'm so committed to fixing our broken Buy American laws is because I've heard firsthand from Connecticut manufacturers who lost business or were even forced to close because the federal government awarded contracts to foreign companies.

**Q:** As HBJ recently reported, there is a projected 600,000 worker shortage in manufacturing, which currently employs 12 million nationwide. What are your plans for closing that gap?

**A:** The demand for skilled workers is a great sign — it

means our manufacturing sector is growing. Community colleges, technical high schools, and apprenticeship programs are on the front lines of closing the skills gap. In the Senate, I'm working hard to bring funding back to Connecticut to support these programs. Specifically, I helped secure federal grants to expand job training in advanced manufacturing, including a recent federal 'Ready to Work' grant that will train over 500 long-term unemployed workers in information technology, engineering and advanced manufacturing skills.

**Q:** One of your initiatives has been to force the U.S. government to consider American employment when it comes to buying goods. Where does that initiative stand and why is it just focused on the Department of Defense?

**A:** My 'American Jobs Matter Act' is a very simple proposal: The Defense Department should give preference to American manufacturers when awarding federal defense contracts. Most people assume that this already happens, but it doesn't. Every job that we create overseas by awarding contracts to foreign firms is one fewer job here in America. It's time to change that.

The American Jobs Matter Act is currently being considered by the Senate Armed Services Committee. While this specific bill does focus on the Department of Defense, which is the source of the majority of federal manufacturing contracts in Connecticut, I'm working on a variety of other efforts to better enforce our existing Buy American laws and close the most egregious loopholes in every government agency.

In fact, I introduced the "21st Century Buy American Act" that would modernize Buy American requirements and close loopholes for all federal agencies. I've also introduced amendments to audit potential Buy American violations in agencies like the Department of Energy and the Department of Transportation.

*Continued* ▶



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RFS has expanded its manufacturing facility (shown here and below) in Meriden, 200 Pond View Drive, to accommodate increased production and testing of its products.



## ► Changing the Frequency

advantage of the newer infrastructure technology coming on the market today, Wymant said. "Traditionally, a broadcast antenna could pick up one frequency," Wymant explained, "but now we're developing technology that's more versatile so stations don't have to replace their infrastructure if there's a [channel frequency] change."

"This technology will help future-proof our infrastructure, while enhancing the quality of our over-the-air coverage," said Matt Varney, vice president of technology for NBC 5 and Telemundo 39 in Dallas-Fort Worth.

Wymant expects more broadcasters to follow suit. Once the spectrum is auctioned and stations are repacked, Wymant explained, the government is giving broadcasters 39 months to enhance their studios.

"There will be plenty of business," he said. ■



PHOTOS | CONTRIBUTED

## ► Q&A: Murphy

**Q:** On your website you say the trend of manufacturing jobs going overseas can't be halted. Why not? Hasn't there been cases of companies attempting to take manufacturing to foreign countries only to return when the workforce quality wasn't sufficient?

A: There is no denying that modern manufacturing relies on an increasingly globalized supply chain. I strongly believe that our goal must be to increase our share of the global manufacturing economy generally, but especially in the areas of high-skill, high-demand advanced manufacturing, such as aerospace and medical devices.

I have been deeply involved in President Obama's National Network for Manufacturing Innovation Program. By creating a nationwide network of advanced manufacturers, we can improve coordination and help bring innovative ideas to the marketplace quicker than foreign competitors. We may not be able to reverse the trends of certain manufacturing being shipped overseas, but we do have an opportunity to use our country's competitive advantages to capitalize on emerging, high-demand manufacturing sectors.

**Q:** One of your goals is to support training in advanced-manufacturing skills. How is Connecticut and the country in general doing when it comes to teaching basic manufacturing skills?

A: The pipeline from high school to college to the workforce should be integrated and well-managed. To ensure high school students are prepared for good-paying manufacturing jobs, schools must focus on teaching basic science, engineering, math and computer science skills. At the college level, students should have access to the machines that they will work with on the job. For example, Electric Boat is partnering with the Eastern Connecticut Workforce Investment Board to give community college students access to hands-on training in anticipation of their surge in demand for new workers.

We also need to do a better job of convincing students and parents that manufacturing of today is different than manufacturing of the past. It's not a dirty, dangerous profession, but rather well-paid and high-tech, done mostly on computers in bright, clean work spaces. ■

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## THE LIST

# Largest 2015 Export-Import Bank financing deals in Connecticut

(Ranked by total amount of financing)

Rank Exporter	Total disbursements (1)	Total export sales supported (2)	Product description
<b>1</b> Sikorsky Aircraft Corp. (3) 6900 Main St. Stratford, CT 06615 800-946-4337; <a href="http://www.sikorsky.com">www.sikorsky.com</a>	\$232,813,968	\$319,241,740	Transportation equipment manufacturing and sales
<b>2</b> Louis Dreyfus Corp. 40 Danbury Road Wilton, CT 06897 203-761-2000; <a href="http://www.louisdreyfus.com">www.louisdreyfus.com</a>	\$12,574,310	\$12,574,310	Banking and finance
<b>3</b> H.J. Baker & Bro. Inc. 2 Corporate Drive, Suite 545 Shelton, CT 06484 203-682-9200; <a href="http://hjbaker.com">hjbaker.com</a>	\$12,022,698	\$12,022,698	Food manufacturing and sales
<b>4</b> APS Technology Inc. 7 Laser Lane Wallingford, CT 06492 860-613-4450; <a href="http://www.aps-tech.com">www.aps-tech.com</a>	\$9,692,022	\$11,387,268	Machinery manufacturing and sales
<b>5</b> General Electric International Inc. 2 Corporate Drive Shelton, CT 06484 203-944-3000; <a href="http://ge.com">ge.com</a>	\$9,640,755	\$12,999,349	Banking and finance
<b>6</b> Galata Chemicals LLC 464 Heritage Road Southbury, CT 06488 203-236-9000; <a href="http://www.galatachemicals.com">www.galatachemicals.com</a>	\$6,300,000	\$21,500,000	Chemical manufacturing and sales
<b>7</b> R.C. Bigelow Inc. 201 Black Rock Turnpike Fairfield, CT 06825 888-244-3569; <a href="http://www.bigelowtea.com">www.bigelowtea.com</a>	\$3,555,815	\$3,555,815	Food manufacturing and sales
<b>8</b> Ia Nutrition Inc. 83 White Oak Drive Berlin, CT 06037 866-293-3367; <a href="http://innerarmour.com">innerarmour.com</a>	\$2,700,000	\$7,500,000	Chemical manufacturing and sales
<b>9</b> Panolam Surface Systems 20 Progress Drive Shelton, CT 06484 877-726-6526; <a href="http://www.panolam.com">www.panolam.com</a>	\$2,241,980	\$2,241,980	Wood product manufacturing and sales
<b>10</b> Bauer Inc. 175 Century Drive Bristol, CT 06010 860-583-9100; <a href="http://www.bauerct.net">www.bauerct.net</a>	\$1,800,000	\$6,500,000	Transportation equipment manufacturing and sales
<b>11</b> Gilman Brothers Co. Gilman Road Gilman, CT 06336 860-889-8444; <a href="http://www.gilmanbrothers.com">www.gilmanbrothers.com</a>	\$1,645,634	\$1,645,634	Manufacturing and sales of non-capital equipment
<b>12</b> Seitz LLC 212 Industrial Lane Torrington, CT 06790 800-261-2011; <a href="http://www.seitzllc.com">www.seitzllc.com</a>	\$1,408,719	\$1,408,719	Machinery manufacturing and sales
<b>13</b> Beauty Enterprises Inc. 150 Meadow St. Hartford, CT 06114 860-760-1265; <a href="http://www.beautyenterprises.com">www.beautyenterprises.com</a>	\$1,394,695	\$1,394,695	Chemical manufacturing and sales
<b>14</b> Kahn Industries Inc. 885 Wells Road Wethersfield, CT 06109 860-529-8643; <a href="http://www.kahn.com">www.kahn.com</a>	\$1,352,452	\$1,352,452	Manufacturing and sales of non-capital equipment
<b>15</b> Norwalk Compressor Co. Inc. 1650 Stratford Ave. Stratford, CT 06615 203-386-1234; <a href="http://www.norwalkcompressor.com">www.norwalkcompressor.com</a>	\$1,350,000	\$1,750,000	Machinery manufacturing and sales
<b>16</b> Xamax Industries Inc. 63 Silvermine Road Seymour, CT 06483 203-888-7200; <a href="http://xamax.com">xamax.com</a>	\$1,004,836	\$1,004,836	Paper manufacturing and sales
<b>17</b> Magnatech LLC 6 Kripes Road East Granby, CT 06026 860-653-2573; <a href="http://www.magnatechllc.com">www.magnatechllc.com</a>	\$939,890	\$939,890	Machinery manufacturing and sales
<b>18</b> Neeltran Inc. 71 Pickett District Road New Milford, CT 06776 860-350-5964; <a href="http://www.neeltran.com">www.neeltran.com</a>	\$900,000	\$3,508,772	Electrical-equipment manufacturing and sales
<b>19</b> Tld America Corp. 812 Bloomfield Ave. Windsor, CT 06095 860-602-3400; <a href="http://tld-group.com">tld-group.com</a>	\$340,447	\$403,000	Transportation services
<b>20</b> Prospect Machine Products Inc. 139 Union City Road Prospect, CT 06712 203-758-4448; <a href="http://www.pmpdeepdraw.com">www.pmpdeepdraw.com</a>	\$304,807	\$304,807	Fabricated metal product manufacturing and sales
<b>21</b> Emerson Remote Automation Solutions 1100 Buckingham St. Watertown, CT 06795 860-945-2200; <a href="http://www.emersonprocess.com">www.emersonprocess.com</a>	\$259,635	\$375,073	Sales of non-capital equipment
<b>22</b> Resintech International LLC 1011 High Ridge Road Stamford, CT 06905 203-504-2010; NA	\$243,626	\$243,626	Plastics and rubber products manufacturing and sales
<b>23</b> Quimtec Polymers LLC (4) 726 S. Main Cheshire, CT 06410 203-272-2233; <a href="http://osterman-co.com">osterman-co.com</a>	\$223,563	\$223,563	Plastics and rubber products manufacturing and sales
<b>24</b> Remarketing Solutions International 5 Connair Road Orange, CT 06477 800-332-2946; <a href="http://rsicopiers.com">rsicopiers.com</a>	\$172,377	\$172,377	Machinery manufacturing and sales

Source: Export-Import Bank, [www.exim.gov](http://www.exim.gov). Note: NA = Not available.

(1) Refers to the total loan amounts backed by Ex-Im Bank.

(2) Refers to the total amount of sales resulting from Ex-Im Bank-backed loans.

(3) On Nov. 6, 2015, Lockheed Martin acquired Sikorsky Aircraft from Farmington-based United Technologies Corp. for \$9 billion. Sikorsky will remain headquartered in Stratford.

(4) Part of Osterman & Co.

Compiled by Stephanie R. Meagher.

To view the full list, please visit [HartfordBusiness.com](http://HartfordBusiness.com)

Hannah Lenoce finds the hands-on, problem-solving aspects of manufacturing to her liking. More than halfway into her apprenticeship training at Cheshire's Marion Manufacturing Co., Lenoce, 21, is enrolled in Central Connecticut State University's engineering program.



► from page 1

## Hannah fits Marion's expansion gameplan

Women In Manufacturing (WIM), about one in four of America's 12 million manufacturing workers are women — about the same as a decade ago. Moreover, there is an estimated shortage of 600,000 production workers.

Just recently, Connecticut took a pair of legislative steps toward drawing more hands into manufacturing. One measure awaiting the governor's signature would extend a \$7,500 tax credit to small-business "S" corporations who hire eligible apprentices in manufacturing and other trades. Another aims to promote manufacturing skills, careers and related opportunities to the state's middle- and high-school pupils.

Sheila LaMothe, associate director of marketing and public relations for German manufacturer Trumpf Inc. in Farmington, said both initiatives should help pull back the veil of public ignorance and uncertainty about working conditions in manufacturing that are holdovers from its days in the early 20th century, when the industry plied its workers with long hours, low pay and hazardous conditions. Trumpf, too, has an apprenticeship program.

"There's still a lot of outdated and inaccurate misperceptions about manufacturing," said LaMothe, who sits on the national board of WIM and is active in its Connecticut chapter. "We've been fighting that for many, many years."

Todd Berch, who manages the apprenticeship program at the state Labor Department, said they are an "excellent way to provide equal-opportunity employment" for women.

In recent years, Berch and others say employers in Connecticut and nationwide have begun reviving apprenticeships after several previous decades of decline amid industry mergers and consolidations, the offshoring of production jobs and shrinking demand during the Great Recession.

"It's a great, nontraditional career path," Berch said. "Women are definitely gravitating to that."

According to Berch, there are some 6,000 people, ranging in age from 17 to their 30s, apprenticing in Connecticut, mostly in building trades such as carpentry, welding, electrical and plumbing. Many earn \$11 to \$12 an hour, but that can jump to \$22 to \$26 an hour after completing their four- or five-year apprenticeships.

### Advanced manufacturing lure

For Lenoce, a manufacturing job initially was the farthest from her mind; nursing was her first choice, she said. But it was while visiting Naugatuck Valley Community College (NVCC) for an enrollment-information session, that she encountered one about additive manufacturing. The 21-year-old Cheshire native was hooked, she said.

"When they started talking about additive manufacturing and car parts, that got my attention," said Lenoce, a self-described "gear-head" with two late-model Mustangs, a vintage VW Beetle and a pickup in her personal fleet.

NVCC has had four classes totaling around 200 pupils graduate — only one in 10 of them females — from its advanced manufacturing certification program in the four years since its launch in response to the industry's perpetual labor shortage and other issues causing some to offshore certain tasks or leave Connecticut altogether, said Joseph Defeo, director of NVCC's Advanced Manufacturing Technology Center.

Of its graduates, eight in 10 had, or quickly landed, full-time job offers with manufacturers, Defeo said.

With her general equivalency degree, or GED, in hand, Lenoce enrolled in NVCC's

45-hour a week, nine-month certification program. In her first semester, Lenoce and her classmates got hands-on instruction in, among other things, production quality control, machining, computer-aided design and computer numerical control programming and operation. In her second semester, Lenoce, like other enrollees with at least a "B" average and above-average attendance, was eligible to be a paid manufacturing intern.

"Hannah came in here, she didn't know a thing about manufacturing," Defeo said. "But she worked hard. She was here every single day on time."

Upon graduating from NVCC, Johnson — Marion's president — again offered her a job as an apprentice toolmaker. She took it. At Marion, she works alongside more experienced journeymen toolmakers.

"I really like the hands-on part," Lenoce said. "I really have to think. Every day there's a new challenge."

Although she's the only female in Marion's tool-making department, Lenoce says her male co-workers are always willing to help her with a stubborn bolt, or to answer her questions.

### Education opportunities

Lenoce is only Marion's second apprentice since Johnson acquired the company, and has more than 5,000 hours toward the 8,000 hours needed to complete it. Marion's first apprentice on Johnson's watch, is now a journeyman toolmaker. A third apprentice who has been with Marion one year is a high school senior and is headed to college at the end of this year.

But Lenoce isn't just gender window-dressing for Marion; her presence, Johnson said, fits his gameplan for expanding his company's market footprint. She also fills a

crucial staffing void, he said.

"Six years ago, we had four 65-year-old toolmakers working here," Johnson said. "And in a four-year span, we were down to zero. We had to make a commitment if we wanted to grow the company. Hannah was an opportunity for us."

Along with her salary, health benefits and a matching 401(k) retirement-savings plan at Marion, Johnson, who has made it his mission to oversee Lenoce's manufacturing development, dangled another encouraging carrot before her: tuition-free enrollment into Central Connecticut State University's engineering program.

The cost of her tuition to Marion: \$10,000 a year. His unusual talent search and paid college tuition are par for the course, if manufacturers are really serious about recruiting and retaining talent, Johnson said.

"That's what you have to do, if you want this to work," said Johnson, a board member of the Smaller Manufacturers Association in Connecticut.

Marion adjusted Lenoce's work schedule to accommodate her part-time studies, now into her third semester; most days she's done by 2:30 p.m., so she can get to class on time in New Britain.

Lenoce's manufacturing experience is having an impact at home. Her younger brother and his high school class toured Marion — which at one time was female owned — after which he declared his desire to also pursue a manufacturing career.

"He wanted to be a doctor," she said.

Manufacturing, too, has altered her future outlook, and working toward an engineering degree has her excited.

"Maybe one day I'll be the design engineer here," Lenoce said.



Junior Achievement was pleased to honor Tariq Farid, Founder and CEO, Edible Arrangements International, John J. Patrick, Jr., Chairman, President and CEO, Farmington Bank, Mark E. Scheinberg, President, Goodwin College, and Massachusetts Mutual Life Insurance Company (MassMutual) at our 36<sup>th</sup> Annual Business Hall of Fame on April 21, 2016.

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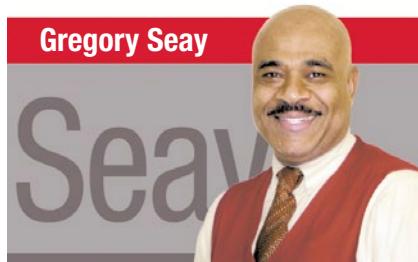


PHOTO | CONTRIBUTE

The 379-unit Squire Village in East Hartford.

## Squire Village's new owner plans \$24M 'green' makeover

**Gregory Seay**



Roofs on all Squire Village's 32 buildings will be replaced, said David McCarthy, JRC's Stamford-based senior project manager.

Seventeen of the buildings will be equipped with rooftop solar panels that will generate about 250 kilowatts of electricity — enough to power lights in hallways and common areas, the leasing office, community room and the complex's boilers, McCarthy said.

One of Connecticut's and the Hartford region's biggest rent-subsidized apartment complexes that recently sold is undergoing a major, \$24 million facelift, its new owner says.

Manchester's 379-unit Squire Village Apartments sold in mid-May for \$70 million to a realty partnership involving New Jersey realty investor-developer Jonathan Rose Cos. LLC (JRC) and New York retirement-services behemoth TIAA-CREF. The partners announced their tentative deal last December.

The seller was Squire Village Associates.

All total, the Rose/TIAA-CREF partnership obtained \$62 million of Freddie Mac tax-exempt financing via Prudential Mortgage Capital Co. Combined with a basket of low-income affordable housing tax credits and an unspecified equity contribution from one of JRC's funds, the total purchase-redevelopment investment in Squire Village is \$94 million, said Nathan D. Taft, JRC's acquisitions director.

To facilitate the Prudential loan and finalize the property's purchase, the Manchester Housing Authority issued \$62 million of tax-exempt bonds, Taft said.

Built in 1972, Squire Village is about 99 percent leased with nine out of 10 residents who qualify for the federal Housing and Urban Development's Section 8 rent-subsidy program, Taft said. The rest are households that, if they meet affordability guidelines, pay \$900 to \$1,100 monthly in rent.

Rose Cos. also signed a new contract through HUD's Housing Assistance Payment program that extends Squire Village's federal rent subsidy through 2025, Taft said.

Although the previous owner not long ago completed interior makeovers of all one-, two- and three-bedroom apartments, JRC, which manages the property, plans other improvements aimed at "greening" the property and building a much-needed community center on site, officials said.

The community center will include a fitness room, as well as gathering and meeting spaces that local support-services agencies can use from time to time to share information with residents.

### MacLean's Vernon expansion

MacLean's Mechanical Contractors LLC has doubled its leased commercial footprint in Vernon Industrial Place, brokers say.

The heating, ventilation, air conditioning installer-servicer expanded into 2,000 square feet at 77 Industrial Park Road, where it had previously occupied 1,000 square feet since 2015, according to sole lease broker Sentry Commercial.

Vernon Industrial Place is a 52,000-square-foot, multi-tenant industrial facility on six acres that The Mel-Pet Realty Co. owns.

*Deal Watch wants to hear from you. E-mail it, along with contact information to: [gseay@HartfordBusiness.com](mailto:gseay@HartfordBusiness.com). Gregory Seay is the Hartford Business Journal News Editor.*

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<b>9:30 AM</b>	<b>Inspire Yourself to Success</b> Panel Moderator: Gail Lebert, Klingberg Family Centers	<b>Building a Great Brand Name</b> Panel Moderator: Bill Greer, Cashman & Katz	<b>Premise Based Security - the Dollars &amp; Sense to Make Your Business Safe!</b> Cox Business	<b>Cloud Clarity: An SMB Guide to the Way Things Are</b> Keynote Speaker: Allen Falcon, Cumulus Global	<b>Looking At The Sale Through The Eyes Of Your Buyer</b> <b>DUANE CASHIN, CASHIN &amp; CO.</b> <b>3:30 PM Sales HUB</b>	
<b>10:30 AM</b>	<b>Communications is the Lifeblood of Sales</b> Panel Moderator: Doug Brown, CT Bar Association	<b>A Stronger Business from the Inside Out</b> Keynote Speaker: Paul Pita The Pita Group	<b>How Teleworking Helps Your Business Weather the Storm</b> Patrice DeFilippo, Telework Specialist & Mark Soycher, CBIA	<b>Leveraging Online &amp; Social Media to Make Your Business Grow &amp; Thrive!</b> Panel Moderator: Bill Kenney, Test My Pitch		
<b>11:30 AM</b>	<b>Comcast Business Luncheon: Innovations 4 Entrepreneurs</b> Purchase Luncheon Tickets Online at <a href="http://CTBEXPO.com">CTBEXPO.com</a>	<b>Laser Tag Your Customers with LinkedIn</b> Panel Moderator: Anita Ford Saunders, United Way of Central and Northeastern CT	<b>Front Row Seat to Economic Renaissance in the Region</b> Panel Moderator: Greg Seay, Hartford Business Journal	<b>The Business of Live Music</b> Jimmy Koplik, LIVE NATION & Mike Lapitino, WPLR		<b>PANEL DISCUSSION</b> <b>Inspire Yourself to Success</b> <b>MODERATOR: GAIL LEBERT, KLINGBERG FAMILY CENTERS</b> <b>9:30 AM Sales HUB</b>
<b>1:30 PM</b>	<b>Networking &amp; Prospecting to the MAX!</b> Panel Moderator: Bernard Kavaler, Express Strategies	<b>Staying Ahead of Digital Trends</b> Panel Moderator: Sara Beth Donovan, Mintz+Hoke	<b>Strategies for Recruitment &amp; Retention of the Best Talent</b> Panel Moderator: Doug Brown, CT Bar Association	<b>Prospecting In the Age of Technology</b> Panel Moderator: Ken Cook, Peer to Peer Advisors		
<b>2:30 PM</b>	<b>Looking At The Sale Through The Eyes Of Your Buyer</b> Keynote Speaker: Duane Cashin, Cashin & Co.	<b>Competing &amp; Winning Against the "Large Brands"</b> Panel Moderator: Gene Sheehan Sullivan & LeShane	<b>Millennials - Developing Leaders</b> Panel Moderator: Julie Meehan, HYPE	<b>Xfinity: Make Anytime Primetime!</b> Keynote Speaker: Brian Ferney Comcast Western New England Region		<b>PANEL DISCUSSION</b> <b>Leveraging Online &amp; Social Media to Make Your Business Grow &amp; Thrive!</b> <b>MODERATOR: BILL KENNEY, TEST MY PITCH</b> <b>10:30 AM Technology HUB</b>



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PHOTO | CONTRIBUTED

The Hartford's drone pilot Eric Myers flies an unmanned air vehicle to assess the damage on a Connecticut home recently destroyed by fire.

from page 1

## Drones are insurers' eye in the sky

helicopter flights were used to support manned helicopter flights for spraying pesticides, the PWC report said.

Patrick Gee, senior vice president of property and automobile claims at Travelers Cos., said drones made sense for the insurer from both an underwriting perspective, helping to determine property values and conditions before issuing policies, as well as for claim and risk control after an incident has occurred. Drones can go into situations more safely, like a chemical spill or burned-out home, than claims staff can. Like other insurers interviewed for this story, his company had to achieve FAA certification.

He said drones are an investment worth making. For smaller properties like private homes where drones don't have to fly high or for more than 30 minutes, quality commercial drones can range in price from \$750 to \$1,000. Drones used to cover a larger area, such as reviewing widespread damage from a natural disaster, could cost between \$5,000 to \$10,000 because of their extended flying time and more sophisticated equipment.

Matt Scott, head of claim operations at The Hartford, said his company adopted the use of drones to reduce the risk to employees. "Getting a bird's-eye view of damage using a drone can be a much safer way to assess damage than having a front-line insurance adjuster assess the damage from the ground, for example," he said.

The biggest investment for The Hartford, Scott said, was the commitment to using the new technology and working through the FAA approval and pilot licensing processes. "The overall investment is well worth it when you see how the drone can gather the information we need quickly to help our customers prevail following a loss," he said.

Currently, FAA rules require a commercial drone operator be accompanied by a spotter when flying outdoors. Also, anyone within 500 feet of a drone flight must be notified, doubling the manpower costs in a suburb, for example. That notification includes pedestrians and motorists who might be within the coverage zone.

Another manpower cost is the requirement that commercial drone operators have a pilot's license. That hasn't been a hindrance for Travelers and other insurance companies because they already have pilots on staff.

Things are about to get less expensive,

too, as new FAA rules are put in place easing strict regulations on who could fly drones, as well as the manpower needed to operate them. The proposed changes include allowing solo operators to man the drone and dropping the pilot license requirement. Gee said his certified drone pilots have been busy training claims personnel in expectation the requirement will cease.

An FAA spokesperson said the agency should finalize new rules on commercial drone use by mid-June.

### Training ground

To familiarize its staff with drone technology, Travelers has established a ground school at its Windsor Claims University. Students have to study things like weather, aeromedical factors and drone flight operations. Then they start with smaller drones and flight simulators. After that training they move up to the larger drones and practice property inspections. Training can take several weeks by completion.

Jay Jablonski, vice president of loss control at Hartford Steam Boiler, said drones could have inside applications as well, and FAA oversight is not applicable. He cited, not surprisingly, boiler inspections. Before, the company would have to erect scaffolding. Now, a drone with a high-definition camera can inspect a four-story tall boiler within hours. "We can use it as a screening tool," he said.

He, too, sees a widespread use of drones by claims personnel, but without the need for extensive training on smaller models under 2 kilograms (less than 5 pounds), which he said would be exempt most likely under the new FAA regulations. "The technology has really changed over the last couple years. They are relatively easy to fly. I could teach you the basics in a minute, and then you have to practice."

One issue the industry faces going forward is a lack of universal regulations as different communities and states adopt their own drone requirements. Jablonski said, "There's a bit of a battle over who is supposed to be regulating their usage. That's kind of up in the air."

When they go to a new location, drone operators have to check state and local restrictions. Some places will say they need certain liability coverage if a drone strikes someone or property, and some might restrict them from flying, he explained. ■

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## Largest NIH grant winners in Connecticut

(FY2015 grants, ranked by size)

Rank	Grantee organization	Total funding	Number of awards	Percent of CT awards/ Percent of CT funding	Largest project amount	Largest project research areas
<b>1</b>	<b>Yale University New Haven</b>	\$352,512,800	864	77.2% 76.4%	\$8,101,660	Yale University clinical and translational science award program
<b>2</b>	<b>University of Connecticut School of Medicine/Dental Farmington</b>	\$49,927,249	118	10.5% 10.8%	\$2,668,025	Modulation of biodefense responses to microbial pathogens
<b>3</b>	<b>University of Connecticut Storrs</b>	\$20,827,141	61	5.5% 4.5%	\$1,029,395	Metabolomics tools for biomedicine
<b>4</b>	<b>Haskins Laboratories Inc. New Haven</b>	\$6,714,499	11	1.0% 1.5%	\$1,452,898	Nature and acquisition of speech code
<b>5</b>	<b>John B. Pierce Laboratory Inc. New Haven</b>	\$4,727,957	11	1.0% 1.0%	\$655,609	Cognitive and affective influences on taste processing
<b>6</b>	<b>L2 Diagnostics LLC New Haven</b>	\$3,560,479	7	0.6% 0.8%	\$879,662	Serologic assay to measure successful Lyme borreliosis antibiotic therapy
<b>7</b>	<b>CT State Dept. of Public Health Rocky Hill, CT</b>	\$2,759,453	4	0.4% 0.6%	\$2,629,053	SEER program for assessing the magnitude of the national cancer burden
<b>8</b>	<b>Liuna Training and Education Fund Pomfret Center</b>	\$2,736,006	1	0.1% 0.6%	\$2,736,006	Hazardous waste worker-training program
<b>9</b>	<b>Connecticut Children's Medical Center Hartford</b>	\$1,963,003	2	0.2% 0.4%	\$1,581,943	Pediatric colitis therapy
<b>10</b>	<b>Hartford Hospital Hartford</b>	\$1,936,431	4	0.4% 0.4%	\$728,370	Neural architecture of emotion regulation in adolescent development and depression
<b>11</b>	<b>Sibtech Inc. Brookfield</b>	\$1,540,950	3	0.3% 0.3%	\$1,016,118	Development of 18F PET tracer for molecular imaging of vascular endothelial growth factor receptors, the major drug targets in tumor neovasculature
<b>12</b>	<b>Artificial Cell Technologies Inc. New Haven</b>	\$1,328,587	1	0.1% 0.3%	\$1,328,587	Synthetic microparticle malaria vaccine
<b>13</b>	<b>Axiomx Inc. Branford</b>	\$1,115,931	3	0.3% 0.2%	\$679,608	Rapid generation of recombinant monoclonal antibodies at a cost comparable to that of polyclonals
<b>14</b>	<b>Molecular NeuroImaging LLC New Haven</b>	\$1,076,696	1	0.1% 0.2%	\$1,076,696	Translational toolbox for mental-health treatments
<b>15</b>	<b>Wesleyan University Middletown</b>	\$993,359	3	0.3% 0.2%	\$492,900	Inhibition of Heptosyltransferasel for the treatment of Gram-negative bacterial infection
<b>16</b>	<b>Institute for Community Research Hartford</b>	\$843,547	1	0.1% 0.2%	\$843,547	Multilevel system dynamics affecting HIV community viral load
<b>17</b>	<b>Lifefarms Inc. New London</b>	\$774,112	1	0.1% 0.2%	\$774,112	Antifungal therapy against drug resistant fungal pathogens
<b>18</b>	<b>Trinity College Hartford, CT</b>	\$732,773	2	0.2% 0.2%	\$380,782	Non-addictive pain management, ketogenic diet
<b>19</b>	<b>Val Health LLC Stamford</b>	\$551,404	1	0.1% 0.1%	\$551,404	Behavioral economics software for employers, insurers, healthcare providers and technology firms that promote health and disease management programs
<b>20</b>	<b>Real-Time Analyzers Inc. Middletown</b>	\$503,459	1	0.1% 0.1%	\$503,459	Saliva analyzer to diagnose SRD patient drug use
<b>21</b>	<b>Prometheus Research LLC New Haven</b>	\$489,150	2	0.2% 0.1%	\$266,879	Tools and standards for the reuse of electronic data capture instruments in mental health research
<b>22</b>	<b>Next Health LLC Norwalk</b>	\$486,491	1	0.1% 0.1%	\$486,491	The AgileLife Patient Transfer and Movement system
<b>23</b>	<b>Connecticut College New London</b>	\$412,470	1	0.1% 0.1%	\$412,470	Interaction of the cell cycle regulatory protein, Cdk6, and the developmentally important transcription factor, Eya2, both related to cancer
<b>24</b>	<b>ZetrOZ Inc. Trumbull</b>	\$400,000	1	0.1% 0.1%	\$400,000	Self-applied ultrasound device to deliver sustained acoustic medicine for osteoarthritis
<b>25</b>	<b>Protein Sciences Corp. Meriden</b>	\$359,179	2	0.2% 0.1%	\$358,179	Vault-CCL21 nanocapsule for lung cancer
<b>26</b>	<b>Mira DX Inc. New Haven</b>	\$299,957	1	0.1% 0.1%	\$299,957	Development of biomarkers as a test for cancer patients on radiation treatment
<b>27</b>	<b>Quinnipiac University Hamden</b>	\$278,385	1	0.1% 0.1%	\$278,385	Molecular mechanisms of miRNA function in stress response
<b>28</b>	<b>Ciencia Inc. East Hartford</b>	\$224,997	1	0.1% 0.0%	\$224,997	Measurement of toxicant effects on cellular function in a microarray format
<b>29</b>	<b>Biorasis Inc. Mansfield</b>	\$224,118	1	0.1% 0.0%	\$224,118	Needle-implantable sensor with multi-sensing elements for glucose monitoring
<b>30</b>	<b>New England Discovery Partners Branford</b>	\$224,015	1	0.1% 0.0%	\$224,015	Small molecule inhibitors of group II introns for treatment of fungal infections
<b>31</b>	<b>Applikate Technologies LLC Weston</b>	\$216,650	1	0.1% 0.0%	\$216,650	Intraoperative microscopic examination
<b>32</b>	<b>Connecticut Agricultural Experiment New Haven</b>	\$162,000	1	0.1% 0.0%	\$162,000	Role of autophagy in Aedes aegypti vector competence for dengue virus type 2
<b>33</b>	<b>University of Hartford West Hartford</b>	\$136,145	1	1.0% 0.0%	\$136,145	Sensory contributions to typical and atypical development of trunk control
<b>34</b>	<b>Oxford Performance Materials Inc. South Windsor</b>	\$83,300	1	1.0% 0.0%	\$83,300	Load-bearing, 3D printed implants for antibiotic, cell and growth factory delivery
<b>35</b>	<b>Fairfield University Fairfield</b>	\$73,967	1	1.0% 0.0%	\$73,967	Access to science education
<b>36</b>	<b>Rice Institute Inc. Amston</b>	\$56,847	1	1.0% 0.0%	\$56,847	Impacts of sanitation on child and maternal health
<b>37</b>	<b>Axerion Therapeutics Inc. Branford</b>	\$1 (1)	1	1.0% 0.0%	\$1	Small molecule development of PrPc antagonists for Alzheimers D treatment

Source: National Institutes of Health. Note: The NIH awarded 1,119 grants totaling \$461,253,508 to 37 Connecticut organizations in 2015.

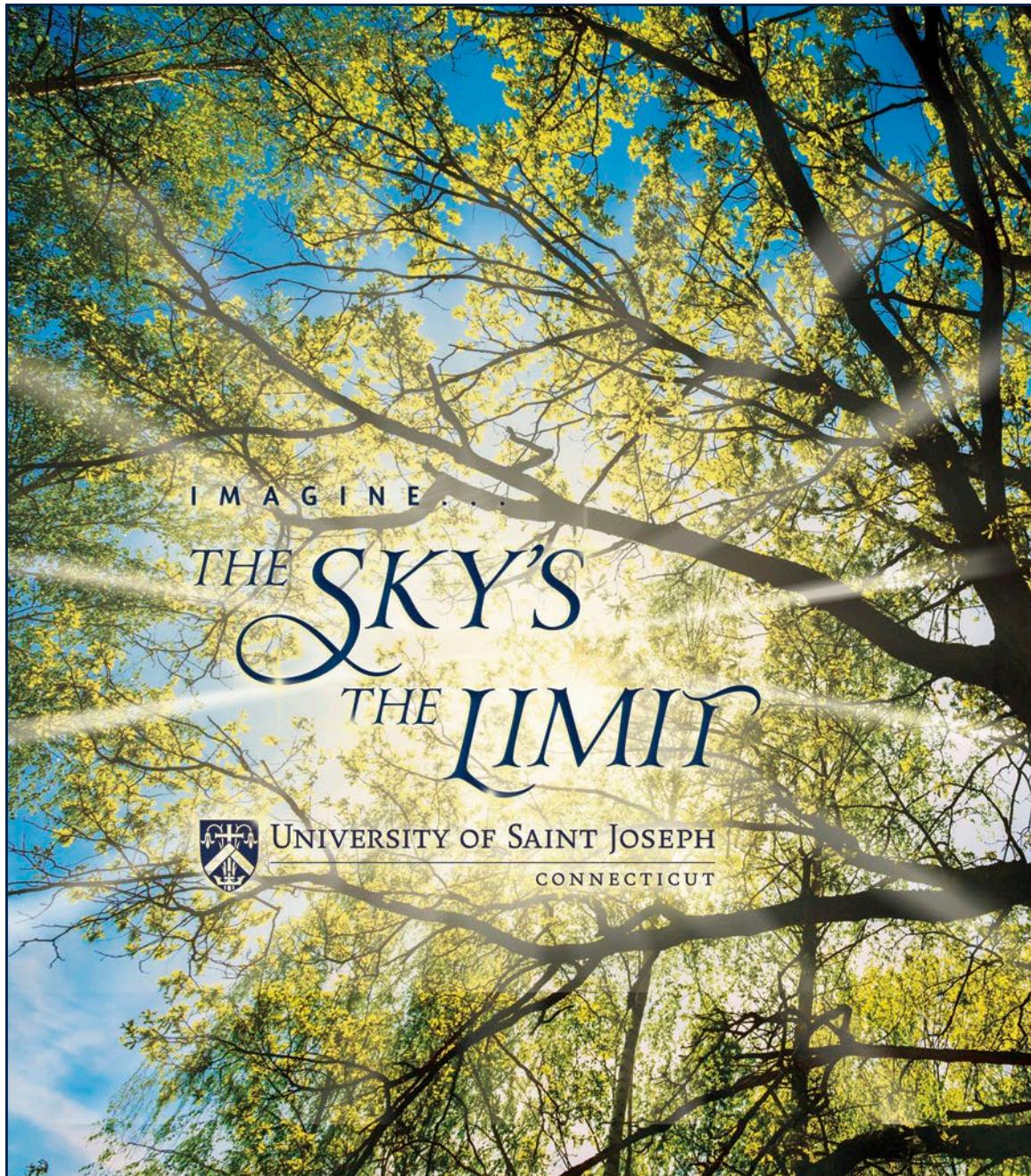
(1) <https://report.nih.gov/award> lists the total funding as \$1.

Compiled by Stephanie R. Meagher.

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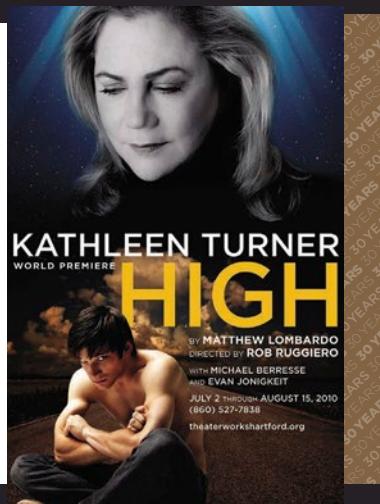
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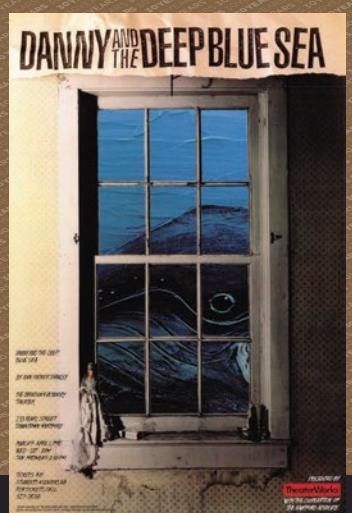
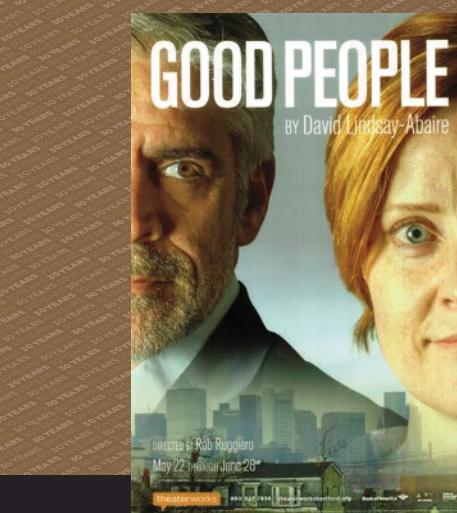
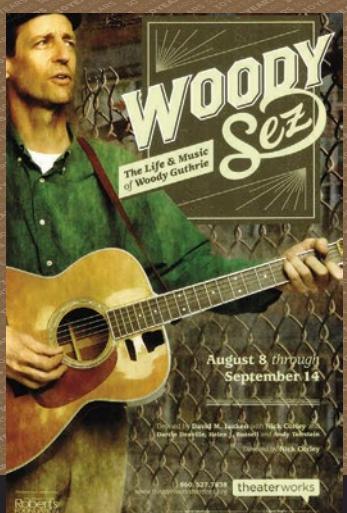
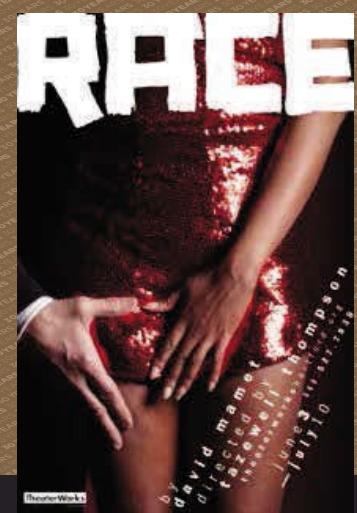
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## NONPROFIT PROFILE

## Connecticut Humane Society

71 Russell Road, Newington | [www.cthumane.org](http://www.cthumane.org)

## MISSION

To enrich the lives of families and communities through pet-adoption services, medical care, education, and prevention of cruelty to animals.

## TOP EXECUTIVE

**Gordon Willard**, Executive Director

## SERVICES

Pet adoption and shelter.

## FY 2014 SUMMARY

	2013	2014
<b>Total Employees</b>	100	113
<b>Total Assets</b>	\$78,065,873	\$81,966,494
<b>Total Liabilities</b>	\$411,002	\$512,266

## REVENUES

<b>Contributions &amp; Grants</b>	\$3,355,441	\$3,457,080
<b>Program Service Revenue</b>	\$2,009,254	\$2,009,691
<b>Investment Income</b>	\$4,586,269	\$5,913,694
<b>Other</b>	\$28,044	\$9,587
<b>TOTAL</b>	<b>\$9,979,008</b>	<b>\$11,390,052</b>

## EXPENSES

<b>Grants</b>	\$0	\$0
<b>Member Benefits</b>	\$0	\$0
<b>Salaries/Employee Benefits</b>	\$3,988,099	\$4,353,660
<b>Fundraising Fees</b>	\$181,436	\$192,977
<b>Other</b>	\$2,756,984	\$2,810,893
<b>TOTAL</b>	<b>\$6,926,519</b>	<b>\$7,357,530</b>
<b>MARGIN</b>	<b>\$3,052,489</b>	<b>\$4,032,522</b>

## TOP PAID EXECUTIVES (FY 2014)

	Base Salary	Total Compensation & Benefits
<b>Gordon Willard</b> , Executive Director	\$158,603	\$183,637
<b>Raymond Gasecki</b> , CFO	\$112,394	\$127,775

SOURCE: GUIDESTAR IRS 990 TAX FORM



PHOTO | CONTRIBUTED

The Liberty Bank Foundation has awarded a \$2,500 grant to the New England Science & Sailing Foundation to provide STEM education enrichment to middle school youth from the New London area through interaction with the environment. Pictured (from left) are: Chandler Howard, president and CEO, Liberty Bank; Spike Lobdell, New England Science & Sailing Foundation; and Mike Helfgott, Liberty Bank Foundation chairman.

Caring and Giving Program.

• • •

A \$56,242 grant from the Connecticut Health and Educational Facilities Authority (CHEFA) will allow Hartford's Community Renewal Team (CRT) to modernize its licensed commercial kitchen where over 5,000 meals per day are prepared for children and seniors. CRT was selected as one of 18 nonprofits to receive funding from CHEFA's client-grant program this year.

## Congratulations Mary Jo Olenick!

We are excited to congratulate Mary Jo Olenick, AIA, Principal and Chief Marketing Officer, on being named a 2016 **Women in Business** honoree by the Hartford Business Journal!

Mary Jo embodies the culture of ideas, innovation, and collaboration which has become the hallmark of SLAM's design process and delivers measurable value to our clients.

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# Thank you to our honorees, sponsors and guests for making this event a success!



1. Winner Maureen Cooper, Fiduciary Investment Advisors, center, smiles for a picture before the event begins

2. Sponsor Jason Madrak, left, from Presenting sponsor Harvard Pilgrim Health Care and Denise Peterson, right, from Presenting sponsor Saint Francis Hospital and Medical Center, talk with panelist Dr. Joanne Berger-Sweeney

3. Winner Amanda Mueller, second from left, poses with her family and co-workers from Cashman+Katz

4. City of Hartford Mayor Luke Bronin congratulated the winners and presented them with a "Key to the City."

5. Joe Zwiebel, left, President and Publisher of Hartford Business Journal, and Paul Pita, from event sponsor, The Pita Group.

6. The panel discussion "Keys to Success" led by moderator at podium, Jill Adams from Adams and Knight. Panelists left to right included, Dr. Joanne Berger-Sweeney, President, Trinity College; Dr. Manon Cox, President & CEO, Protein Sciences; Dr. Rhona Free, President, University of Saint Joseph; Susan Tully, President & General Manager, NBC Connecticut

7. The 2016 Women in Business winners; sitting left to right: Mary Jo Olenick, S/L/A/M Collaborative; Amanda Mueller, Cashman+Katz; Kathy Boucher, Decker Creative Marketing; Maureen Cooper, Fiduciary Investment Advisors; Standing left to right: Tizziana Fusco Weber, Pratt & Whitney; Connie Weaver, TIAA; Tara Knapp, Gaylord Specialty Healthcare; Jill Rubin-Hummel, Anthem Blue Cross and Blue Shield.

8. Representatives from sponsor Saint Francis Hospital and Medical Center pose for a group shot during networking.

9. Attendees from Lord & Taylor at Westfarms, event sponsor.

PHOTOS BY: *J. Fiereck*  
PHOTOGRAPHY

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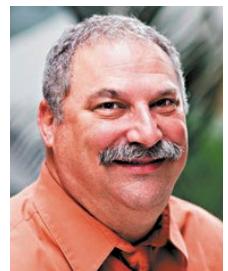
## MOVERS & SHAKERS



Frank Castagna



Gabe Rinaldi



Philip Cohen



Dr. Richard F. Scarlett



Richard M. Borden



Kevin Wyman



John M. "Jack" Collins



Kimberly Kosiorek

### Webster Bank promotes five bankers to SVP

Webster Bank has promoted five Connecticut bankers to senior vice president: **Frank Castagna**, credit executive in the chief risk officer group; **Karen Giustolavasile**, manager of underwriting and processing in the community bank group; **Heidi Otton**, manager, secondary markets in the community bank group; **Gabe Rinaldi**, project management in the CIO group; and **Eric Unger**, physical environments in the CIO Group.

### VHB names senior technical adviser in Wethersfield

VHB announced that **Philip Cohen** has joined its Wethersfield team as a senior technical adviser. Cohen will work closely with VHB's transportation team to assist project managers and leverage his local and Connecticut Department of Transportation (CT-DOT) knowledge to help clients advance projects.

Cohen comes to VHB with 32 years of professional experience at CT-DOT, where he worked on a variety of state roadway and traffic engineering projects, including those involving major interstate construction, intelligent transportation systems and traffic signals, and bridge rehabilitation and expressway re-signing.

### St. Francis Hospital announces new orthopaedic surgeon

**Dr. Richard F. Scarlett** has joined St. Francis Hospital and Medical Center as a specialist in orthopedic surgery with Starling Physicians in New Britain.

Scarlett completed fellowship training in orthopedic sports medicine at New England Baptist Hospital in Boston and is board certified in orthopedic surgery with an additional certification in sports medicine.

### Robinson+Cole expands cybersecurity practice

**Richard M. Borden** recently joined Robinson+Cole's expanding data privacy and security team in the law firm's Hartford office. Borden will focus on three intersecting core areas: big data governance and the Internet of Things, cybersecurity risk management, and technology sourcing and transactions.

He has experience in technology, including cryptography, and how information flows through companies and what risks exist.

Borden previously served as the chief privacy officer and chief information security privacy counsel of Depository Trust & Clearing Corp., and senior vice president and assistant general counsel at Bank of America.

### Martinez Couch & Associates hires director in energy and sustainability services

Martinez Couch & Associates LLC, a Rocky Hill-based engineering and land surveying company, has hired **Kevin Wyman** as director of mechanical, electrical and plumbing, energy and sustainability services. He brings more than 30 years of experience in HVAC design, building controls, building commissioning, co-generation and renewable energy systems.

Wyman was most recently with United Technologies' Carrier Corp.

### Infinity Financial Services names Hartford financial adviser

Infinity Financial Services announced that **John M. "Jack" Collins** has joined the Oakland, Calif.-based firm as financial adviser working out of Hartford. Collins brings 40 years of advisory experience in financial services, estate conservation and retirement strategies, and employee benefits. He built his career developing client relationships with high net-worth individuals, successful professionals, business owners and retirees.

Collins previously worked as a financial adviser at New England Financial Group, an office of MetLife.

### Makiaris Media Services names media-services manager

Middletown media planning and buying firm Makiaris Media Services has promoted **Kimberly Kosiorek** from media planner/buyer to manager, media services.

Kosiorek has worked for Makiaris Media for more than 15 years, taking on increasing roles. In her new role, Kosiorek will manage a variety of accounts and work closely with clients on media strategies and recommendations, leading a team of media professionals. Her areas of expertise include digital advertising strategies, broadcast, out-of-home and print.

### Resources Management Corp. announces VP, portfolio manager

**Matthew Terzian**, a portfolio manager with experience in business development, has joined Resources Management Corp., an investment advisory firm headquartered in West Hartford. Terzian will be a vice president and portfolio manager with the firm's team in its Washington Depot office in northwest Connecticut.

*Continued* ▶



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## Movers & Shakers



Kathryn "Kate" Pizzi



Kelly Krug



Greg Lifhitis



Ito Pizarro



Tami Santucci



John Paul Starkey

Terzian was previously vice president at Bradley, Foster & Sargent and vice president and senior portfolio manager at BNY Mellon Wealth Management.

### Hooker & Holcombe adds consultant

Hooker & Holcombe, a regional employer-based actuarial, investment advisory and retirement plan consulting firm, added **Kathryn "Kate" Pizzi** as a consultant within the firm's investment advisory group. Pizzi will manage client relationships in addition to projects within the West Hartford firm's sales, research and management areas.

Pizzi is a former employee of Hooker & Holcombe, serving as a senior actuarial analyst more than 10 years ago. She was previously with Prime Advisors Inc., serving most recently as senior investment strategist and fixed-income portfolio manager, where she managed more than \$2 billion in investment-grade fixed income assets.

### IFG Cos. announces promotion to group president

IFG Cos., a privately held insurance group with a Hartford office, has promoted **Christopher M. Lewis** to group president.

Since joining IFG in Feb. 2014, Lewis has served as IFG's chief risk officer responsible for developing and overseeing the company's risk management policies.

Lewis also led and managed IFG's ceded reinsurance programs and will remain involved in the oversight of IFG's enterprise-risk management and ceded reinsurance programs.

Lewis joined IFG from The Hartford Financial Services Group, where he served as senior vice president and enterprise chief insurance risk officer.

### Connecticut Basement Systems announces new leadership team

Connecticut Basement Systems has announced the appointment of **Ross Mannuzza** as general manager, **Bill Anderson** as operations manager and **Brian Maresca** as process manager.

Mannuzza has overall responsibility for day-to-day company operations, including sales, marketing, service and production; Anderson will work with each department to increase efficiency and productivity; and Maresca will work closely with Mannuzza and Anderson to implement strategy and performance improvement.

Mannuzza previously served as general man-

ager for Dr. Energy Saver of Connecticut, part of the Basement Systems family; Anderson served as service training manager; and Maresca worked in the Connecticut service department and in dealer support for Basement Systems Inc.

### Cronin and Co. adds five to team

Glastonbury-based marketing communications agency Cronin and Co. LLC has hired five new employees: **Kelly Krug**, **Greg Lifhitis**, **Ito Pizarro**, **Tami Santucci** and **John Paul Starkey**.

Krug joined the agency's creative department as a copywriter. She previously worked for The Hartford.

Lifhitis joined the media and analytics team as manager, analytics strategy. He previously worked for Bluespire Strategic Marketing in Hartford.

Pizarro is working on the interactive team as a front-end developer. He previously worked for FinalSite in Glastonbury.

Tami Santucci joined the account service team as management supervisor. She previously worked for Cognizant Technology Solutions Inc. in New Haven.

Starkey joined the agency's media and analytics team as a digital media analyst. He previously worked for TicketNetwork in South Windsor.

### CT Hispanic Bar Association elects new officers, board members

The Connecticut Hispanic Bar Association has announced its new slate of officers for 2016-17.

They are: **Walter Menjivar**, president, assistant attorney general for Connecticut; **Alfredo Fernández**, president-elect, associate at Shipman & Goodwin LLP; **Marie C. Bertrand**, vice president, counsel at Day Pitney LLP; **Jason Prueher**, treasurer, associate at Zeldes, Needle & Cooper; **Sandra San Emitorio**, secretary, project manager attorney at Statewide Legal Services of CT Inc.; and **Charleen Merced Agosto**, director of communications, associate at Law Office of Russell Gary Small.

Elected to CHBA's board of directors were: **Jeanet Figueroa Laskos**, **Sonia Pedraza**, **Edwin Colon**, **Sandra Marín**, **Rosendo Garza Jr.**, **Patricia Jimenez**, **Mario Borelli** and **David C. Salazar-Austin**.

### Connecticut Open tennis event adds to marketing staff

The Connecticut Open presented by United Technologies said United States Tennis Association (USTA) veteran **Tim Curry** has joined its marketing department as ticket sales and partnership marketing manager. Curry will be primarily responsible for garnering new sales of weeklong box-seat tickets, group-ticket packages and box-seat packages. He also will leverage his USTA experience and contacts to cultivate and manage partnerships between the tournament and the tennis industry.

Curry has more than 20 years of experience in communications as a journalist and public relations practitioner and a background in grassroots tennis. He joins the Connecticut Open following two years in public relations for consumer brands, sponsorship and celebrity engagement as managing partner at Klein Curry Communications, a company he co-founded.

## 2016 Women in Business Award



# Congratulations TARA KNAPP

Vice President, Development, PR & Marketing  
Gaylord Specialty Healthcare

We are pleased to congratulate Tara on  
receiving the Hartford Business Journal's  
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Cigna Corp. is a health-services company that provides insurance and related products and services in the United States and internationally.

**Top Executive:** David M. Cordani, President/CEO

### FACT BOX

**Industry:** Health Care Plans

**1Q 2016 Revenue:** \$9.8B

**1Q 2016 Net Income:** \$519M

**Quarterly Profit Change:** (\$14M)

**Cash:** \$2.4B

**Employees:** 39,300

**Competitors:** UnitedHealth  
Anthem  
Aetna

### TOP INSTITUTIONAL INVESTORS

Holder	Shares	% Stake
Vanguard Group Inc.	15,166,526	5.91
Price (T. Rowe) Associates	14,048,137	5.48
Dodge & Cox Inc.	13,554,225	5.28



### STOCK WATCH (as of noon May 19)

**Ticker Symbol:** CI      **Stock Price:** \$127.42      **Market Cap:** \$32.68B  
**52 Week Range Price:** \$123.54–\$170.68      **Outstanding Shares:** 256.51M

### CORPORATE SUITE (2015)

Executive	Title	Salary	Bonus	Stock Awards	Non-equity Incentive	Total
David M. Cordani	President/CEO	\$1,189,615	\$0	\$7,105,072	\$2,860,000	\$17,307,672
Thomas McCarthy	EVP/CFO	\$719,231	\$0	\$1,470,005	\$1,000,000	\$4,418,285
Matthew G. Manders	President, U.S. Markets and Global Healthcare	\$732,692	\$0	\$1,347,529	\$1,080,000	\$4,297,489

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**NOMINATION DEADLINE:** Nominate at: [HartfordBusiness.com/CFO](http://HartfordBusiness.com/CFO)  
**July 6, 2016**

For questions about this event please contact Amy Orsini at 860-236-9998, ext. 134 or [aorsini@hartfordbusiness.com](mailto:aorsini@hartfordbusiness.com).

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## EDITORIAL

## Weary legislators depart, leaving behind flawed system

**C**onnecticut's fiscal crisis is taking its toll on our elected leaders, with nearly two dozen state legislators publicly announcing their retirement this year.

The most surprising and high-profile departure will be House Speaker Brendan Sharkey, who just a year ago proclaimed his intentions to remain in his leadership post for a third term.

That was before this year's legislative session, in which a nearly \$1 billion deficit put him at odds with Gov. Dannel P. Malloy and forced Sharkey to oversee hundreds of millions of dollars in state budget cuts — tough medicine, particularly for a Democrat.

What should we conclude from these Golden-Dome departures?

We don't want to over-generalize — the CT Mirror recently talked to a cadre of departing lawmakers who gave personal and professional reasons for fleeing—but it's a good indication that our state's fiscal crisis is nowhere near over and lawmakers are simply tired of dealing with the mess (projected budget forecasts already confirmed we are facing more billion-dollar deficits in fiscals 2018 and 2019).

If legislators passed a budget this year that truly reformed government and paved a road to fiscal stability, there would certainly be less incentive to leave and most likely fewer departures from the General Assembly. That's particularly the case for Sharkey, who previously lobbied his House Democratic colleagues to keep him on as speaker for a third two-year term, starting next year.

Sharkey certainly had a tough go as speaker, faced with continual steep budget deficits that required difficult decision after difficult decision. He helped oversee a big tax increase as well as major spending reductions, but he also ran a House that failed to produce budgets in a timely manner, leading to the passage of last-minute and sometimes ill-advised spending plans.

Sharkey's biggest faux pas came last year, when he publicly admitted he and his fellow legislators made a mistake passing certain unvetted business tax increases in the waning moments of the 2015 legislative session. That, of course, led some of Connecticut's largest corporate citizens — General Electric, Aetna, Travelers — to rebuke the state legislature and threaten to leave if changes weren't made. Policymakers responded by rolling back tax hikes on data processing and delaying the unitary reporting requirement on corporations.

To be fair, being a state legislator in Connecticut is a thankless job. It's a part-time position that is increasingly demanding full-time attention all for a whopping \$28,000 salary, plus benefits (lawmakers in leadership positions do make slightly more). Many lawmakers must balance a career while trying to oversee an increasingly complex state government that has a \$20 billion operating budget, and tens of billions more on its balance sheet.

Some retiring lawmakers said they could no longer balance their jobs, personal life and legislative duties, according to the CT Mirror.

With such a system in place, is there any wonder why Connecticut faces the fiscal crisis it does? Would a company overseen by 187 part-time vice presidents or decision makers be an efficiently run organization?

Yes, the Great Recession negatively shifted our state's economic trajectory, but our legislature has largely responded with patchwork solutions that temporarily mask problems, rather than solve them.

This is the key reason why the state needs to seriously consider adopting a professional, full-time legislature with fewer members better equipped to handle the complex issues of a 21st-century global economy and society.

That may be the only way to attract a higher-caliber legislative body. ■

## OTHER VOICES

# Government reforms can't stop now

By Scott Bates

**G**ov. Dannel P. Malloy and legislators deserve credit for addressing the state's budget deficit during this year's legislative session. As important as the work that was accomplished, is the way in which it was done.

At a time when residents and business leaders are demanding greater accountability and value from state government, leaders balanced the budget primarily by cutting spending and without increasing taxes. The tone was set early by the governor, and lawmakers did their best to follow his lead. But as everyone knows, there is still lots of work to do.

Government leaders in Hartford have publicly acknowledged that when the legislature returns in January, after the November elections, Connecticut will face a projected deficit of approximately \$1 billion. There is no reason to think our state's economic situation will have improved significantly to erase that shortfall through a sudden increase in revenue. That being the case, there will continue to be public demand for further reductions in spending and a resistance to new tax increases.

This expectation from Connecticut taxpayers is not unreasonable and it is in line with Malloy's argument that the economy of Connecticut has fundamentally changed since the Great Recession, and state government must adjust its past spending patterns accordingly.

Fortunately, the work of this session proves it is possible to deliver government services at a lower cost to taxpayers. It is also true that there is a wealth of policy ideas on the table that can lead to higher efficiency at lower cost. Many of these policy options have been studied and shared with state government by the Connecticut Institute for the 21st Century (CT21).

In March of this year, the Office of Policy and Management (also known as the governor's budget office) conducted a review of six years of policy recommendations presented by CT21 and concluded that where the institute's ideas have been applied, the result has been better value for Connecticut taxpayers.

CT21 policy proposals have touched on the areas of long-term care, transportation, corrections and information technology. The OPM report acknowledges that it is difficult for state government to adopt many policy ideas in total because of operational issues related to existing contracts, political realities and other complicating factors.

In the current economic and state budget environment, however, it is becoming increasingly clear that some obstacles to change will need to be addressed directly in the months ahead. There are few other reasonable choices available.

We suggest that the next six months are crucial to future success and it would be helpful to adopt a strategy suggested previously as a result of this year's budget debate. Elected leaders, policymakers and concerned citizens have an opportunity, prior to the next session,

to determine the top policy priorities for state government based on realistic revenue estimates. We suggest that the next six months are crucial to future success and it would be helpful to adopt a strategy suggested previously as a result of this year's budget debate. Elected leaders, policymakers and concerned citizens have an opportunity, prior to the next session,

to determine the top policy priorities for state government based on realistic revenue estimates. Working together, we can follow Malloy's lead and commit to ensuring Connecticut government spends no more than revenue allows. This requires us to set priorities, invest in those priorities and set aside spending in areas we simply can no longer afford.

CT21 is committed to continue helping in this process and we look forward to helping Connecticut take the next big step in government reform made necessary by the fiscal realities we will continue to face over the next several years. ■



Scott Bates

► Fortunately, the work of this session proves it is possible to deliver government services at a lower cost to taxpayers.

policy priorities for state government based on realistic revenue estimates.

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*Scott Bates is the executive director of the Connecticut Institute for 21st Century, a non-partisan, data-driven organization advancing public-policy solutions.*



## Send Us Your Letters

The Hartford Business Journal welcomes letters to the editor and guest commentaries for our opinion pages. Electronic submissions are preferred and welcome at: [editor@HartfordBusiness.com](mailto:editor@HartfordBusiness.com).

### HARTFORDBUSINESS.COM POLL

As Memorial Day approaches, do you plan to travel more or less this summer?

- More
- Less
- Same as last year

To vote, go online to [HartfordBusiness.com](http://HartfordBusiness.com).

**Last week's poll results:**  
Will Democrats' \$19.7B budget hurt or help CT's economy?

- 19.1% Hurt**
- 48.5% Help**
- 32.4% Negligible impact**

## EXPERTS CORNER

# 'Reshoring' — An increasing trend in American manufacturing

By John M. Kirschner

America's long and admirable legacy as the world's manufacturing leader set the tone for much of the progress made in the 20th century. From assembly lines to precision manufacturing, from the flight age to the space age, it was American manufacturing know-how that was at the core.

Innovation created here led to a demand for high-performance manufacturing and production, and that, in turn, created a strong part of our country's economic backbone.

Towards the latter half of the last century, though, as the cost of doing business in America got greater and greater — coupled with a rise in global communication ability that made the world a much smaller place — companies began to look beyond our shores to expand or even move a good portion of their operations. Work of the same quality could now be done overseas at



John M. Kirschner

a much cheaper rate, and with lower costs of materials and labor, it allowed companies to produce goods for less money. This led to the "offshoring" of work becoming a very attractive option for a number of manufacturers.

Having so much of their business performed offshore presented challenges for American manufacturing companies that were not easy to overcome. These challenges included higher shipping costs and pricing, increased labor cost, travel costs back and forth between countries, the lack of a properly educated and trained workforce, long distance and timing complications and a series of regulatory hurdles.

These issues added up enough over time for it to start to make sense to bring the work back to America, but only if the approach changed in a way that made financial sense. And for an increasing number of American manufacturers, that is exactly what happened.

Today it's known as "reshoring," the return of American jobs to our country. It's happening with increased regularity, and it's happening for one main reason: Manufacturing companies are changing the ways in which they operate and are doing it much leaner and more efficiently.

Over the past few years in particular,

► One of the biggest reasons for the trend in reshoring is that manufacturing companies are making investments in technology and infrastructure that simply weren't being made before.

especially in the recent years following the 2008-09 recession, companies are changing their minds and bringing these jobs back to America.

One of the biggest reasons for the trend in reshoring is that manufacturing companies are making investments in technology and infrastructure that simply weren't being made before, and work that once could be done overseas for a reasonable rate is now capable of being done here for the same or lower price. This was a problem that many businesses met head on by determining what investments they could make to replicate what they are paying for in another country.

This was coupled with the industrial ability to operate at a leaner level, with fewer people performing more tasks than had

been the norm in recent years. Technological improvements also played a role, as did adapting to lean principals or other process improvements that maximize every dollar spent and ultimately improve the bottom line.

It's an interesting lesson — often times in business, great challenge can lead to great opportunity. American manufacturers recognized this challenge and responded with lean, sensible reshoring efforts, which in turn is bringing jobs back home as well as helping the nation's economy as a whole. ■

John M. Kirschner is a partner with BlumShapiro, the largest regional business advisory firm based in New England, with offices in Connecticut, Massachusetts and Rhode Island.

## BIZ BOOKS

# Performance reviews that hurt productivity

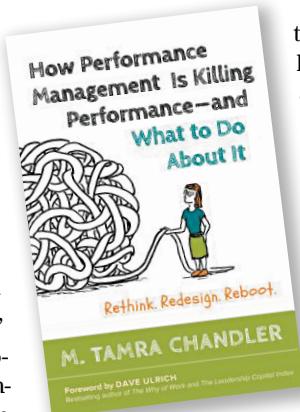
"How Performance Management Is Killing Performance — And What to Do about It" by M. Tamra Chandler (Berrett-Koehler Publishers, \$29.95).

Who hasn't walked away downtrodden from a performance review that focused on the "you need to improve" aspects of performance rather than the contributions made? This old-school type of performance review has been called into question: A recent CEB Global (formerly known as Corporate Executive Board) study found that over 65 percent of employees surveyed felt that the traditional process "interfered with productivity" and/or "wasn't relevant to their jobs."

Why the disconnect? 1. By not remembering "good work," the system "impedes the reception of feedback and limits honest dialogue." Employees prepare for such reviews by viewing the supervisor as an adversary who judges, and has control over assignments, raises and promotions. So much for empowerment.

2. The system ignores the fact that "no man (or woman) is an island." Individual performance isn't individual. Organizational changes, shifting priorities, team structure, budget cuts, turnover, etc., have a marked influence on an individual's ability to perform.

To reconnect, Chandler offers this advice: Don't tell people how to do their jobs. Instead,



Jim Pawlak

tell them what must be done and how the outcomes contribute to achieving organizational goals. With this context, let them figure out "how" — which bundles empowerment and engagement.

To monitor progress, check in with them periodically — but not as a judge. Ask what they need more of and less of from you and others involved with their assignments. By asking for and listening to feed-

back, you show continuing interest in their success. Timely conversations build trust, respect and relationships.

Welcome input from those with whom the employee interacts. This provides insight into how they work with others and teams.

Key takeaway: "No one really opens up to someone who pokes them in the eye."

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"Selling Vision: The X-XY-Y Formula for Driving Results by Selling Change" By Lou Schachter and Rick Cheatham

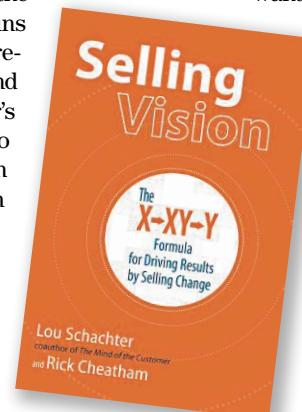
► Employees prepare for such reviews by viewing the supervisor as an adversary who judges, and has control over assignments, raises and promotions.

(McGraw-Hill Education, \$35).

In the business-to-business (B2B) world, companies must constantly update their product offerings, and how they're sold, because of ever-changing customer needs, rapid technological change and disruptive innovators in their space (think Uber versus taxi companies). While it may seem like good business to immediately move from current (X) to new (Y), the authors' consulting experience shows that an immediate X-Y shift can cause chaos in the ranks of the salesforce.

From the sales view, the salesforce must learn the ins and outs of Y in order to create a "how do the features and benefits of Y solve a customer's problem" template. They also have to deal with changes in processes and the effects on support staff. All such issues disrupt routine and take time away from actual selling.

If X has been selling well, the change to Y becomes even more difficult. Why?



The salespeople know that X has market appeal, while Y's isn't known. Immediately shifting to Y will have an adverse impact on their ability to earn commissions and bonuses. They also aren't sure how current customers will react to the change, and the length of Y's selling cycle to new customers versus that of the proven X.

The solution: Let the salesforce sell XY. Instead of characterizing Y as the replacement, tout it as "another solution" they can offer to customers. What salesperson doesn't

want an additional way to approach existing customers and add new ones? "Additional" provides the incentive to learn about Y and how to sell it. Over time, the company can phase out X as the salesforce sees that Y offers greater opportunity to make sales. Z, the next product offering, will follow the Y-YZ-Z formula. ■

Jim Pawlak is a nationally syndicated book reviewer.

## ACCOLADES & MORE



Pictured (from left) are: Jill Nowacki, president/CEO, Credit Union League of Connecticut; Edward Danek, Jr., president/CEO, Hartford Federal Credit Union; Gloria J. Myers, board secretary and supervisory committee chairperson, Hartford Federal Credit Union; and Keith Weimert, president/CEO, Seasons FCU.

### OF NOTE

#### CREDIT UNIONS NAME VOLUNTEER OF THE YEAR

The Credit Union League of Connecticut named Gloria J. Myers as the 2016 Connecticut Credit Union Volunteer of the Year. Myers is the board secretary and supervisory committee chairperson for the Hartford Federal Credit Union. Myers was selected from a potential pool of board members and other volunteers that represent more than 80 credit unions statewide.

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#### SOCIETY NAMES 2016 CONNECTICUT ORTHOPEDIST OF THE YEAR



Dr. John Fulkerson

The Connecticut Orthopedic Society has selected Dr. John Fulkerson as the 2016 Orthopedist of the Year. Fulkerson's practice is with Orthopedic Associates of Hartford P.C. in Farmington. He is a clinical professor of orthopedic surgery at the University of Connecticut. His contributions include extensive research and publication of over 100 scientific articles and chapters pertaining to surgery of the knee and innovative approaches to knee surgery.

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#### ROBINSON+COLE LAWYERS HONORED FOR PRO-BONO SERVICE



Pictured (from left) are: Tiffany R. Hubbard, McCarter & English; Susan N. Masters, Robinson+Cole; and Peter A. Dagostine, Robinson+Cole.

Three Robinson+Cole lawyers were recently honored for their work on pro-bono cases. Peter A. Dagostine and Susan N. Masters were recognized by the Pro Bono Partnership as Volunteers of the Year for 2015, and Peter R. Knight was one of the Connecticut Bar Association's Anthony V. DeMayo Pro Bono Award recipients and honored at the CBA's annual awards celebration.

**Please Note:** All electronic submissions for Accolades should be sent to [news@HartfordBusiness.com](mailto:news@HartfordBusiness.com). For more information about the Hartford Business Journal's Accolades Page, please visit [www.HartfordBusiness.com](http://www.HartfordBusiness.com).

#### NUTMEG BIG BROTHERS BIG SISTERS MENTORING PROGRAM RECEIVES GRANT



► The Liberty Bank Foundation recently awarded a \$2,500 grant to Nutmeg Big Brothers Big Sisters. The grant will support site-based mentoring programs at elementary and middle schools in the town of Windham and community-based mentoring in New London County. Pictured (from left) are: Chandler Howard, president and CEO, Liberty Bank; Alison Holst-Grubbe, Nutmeg Big Brothers Big Sisters; Laura Martineau, Nutmeg Big Brothers Big Sisters; and Mike Helfgott, Liberty Bank Foundation chairman.

#### ST. FRANCIS FOOD BANK RECEIVES HELP FROM HARTFORD STUDENTS



► Thirty high school juniors and seniors from CREC's Capitol Regional Interdistrict Leadership Academy delivered 10,000 meals to the Joan C. Dauber Food Bank at St. Francis. For the past six months, the students collaborated to organize the food-packing event raising \$2,500 from friends, family and events at local restaurants. They purchased packages of fortified macaroni and cheese dinners that would provide 10,000 meal servings.

#### DAY PITNEY PARTICIPATES IN WALK AGAINST HUNGER



► Hartford law firm Day Pitney recently participated in the Walk Against Hunger in Hartford. The firm donated \$4,000 to the program. Pictured are Bill Goddard; Sebastian Lombardi; Dave Doot; Paul Williams; Glory Gatzak; Jill Dern; Ruth O'Rourke; and Omayra Montalvo.

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